# **Complaints Process**

Vero Liability Insurance Limited has a formal complaints resolution process. We are committed to treating you fairly and doing everything we can to resolve your complaint. If you have a complaint about a product or service (or if you'd like to escalate a complaint you've already made about a product or service), here's what to do:

## 1

#### Let us know about your complaint

Your Vero Liability contact person will do everything they can to resolve it. You can tell them about your complaint when you speak with them, or you can contact Vero Liability by:

Mail: Vero Liability Insurance Limited Phone: 0800 808 102

Private Bag 92055 **Email:** info@veroliability.co.nz
Auckland 1142 **Website:** www.veroliability.co.nz

## 2

### **Management Review**

If you've already made a complaint and you're not happy with how it's being handled, you can ask for it to be escalated to Vero Liability Management. You can do this by asking your Vero Liability contact person to escalate it, or you can contact Vero Liability by:

Mail: Vero Liability Insurance Limited Phone: 0800 808 102

Private Bag 92055 **Email:** info@veroliability.co.nz
Auckland 1142 **Website:** www.veroliability.co.nz

Vero Liability Management will review your complaint, keep you informed and let you know the outcome of the review.



#### The Insurance and Financial Services Ombudsman (IFSO)

We will do everything we can to resolve your complaint internally but in some circumstances this may not be possible.

If you're still not happy with the outcome following Vero Liability's Management review (and if it is within the jurisdiction of the IFSO), then Vero Liability will issue a Letter of Deadlock so that you can refer your complaint to the. IFSO.

The IFSO Scheme provides a free independent service for customers with a complaint about financial service providers. Vero Liability is one of the many companies in New Zealand which participates in this scheme. You can call the IFSO on 0800 888 202 or lodge a complainat online at <a href="https://www.ifso.nz/complaints/make-a-complaint/">https://www.ifso.nz/complaints/make-a-complaint/</a>

