

## New Zealand Complaints

This Insurance is not subject to the provisions of the Insurance Council of New Zealand Fair Insurance Code.

### Claim notification

In the event of a claim arising under this Insurance notice should be given as soon as possible to:

Criterion Ltd.  
[claims@criterionunderwriting.co.uk](mailto:claims@criterionunderwriting.co.uk)  
Criterion Ltd  
4th Floor  
107 Fenchurch Street  
London  
EC3M 5JF

### Complaints and disputes

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact Criterion in the first instance:

Complaints officer  
Criterion Ltd.  
[complaint@criterionunderwriting.co.uk](mailto:complaint@criterionunderwriting.co.uk)  
Criterion Ltd  
4th Floor  
107 Fenchurch Street  
London  
EC3M 5JF

We will acknowledge receipt of your complaint within 5 business days and do our utmost to resolve the complaint to your satisfaction within 10 business days, unless we require further information in which case, we will agree an alternate time frame with you.

If we cannot resolve your complaint to your satisfaction, you can escalate the matter to Lloyd's General Representative in New Zealand:

Lloyd's General Representative in New Zealand  
Email: [IDRNewZealand@lloyds.com](mailto:IDRNewZealand@lloyds.com)  
Telephone: +64 4 472 7582  
Post: PO Box 5639 Wellington New Zealand

Following receipt of your complaint, you will be advised whether your dispute will be handled by the Complaints team at Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you.

A final decision will be provided to you within two months of the date on which you first made the complaint unless certain exceptions apply.

If your complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within two months of originally receiving it, you may refer the matter to the Insurance and Financial Services Ombudsman (IFSO). IFSO can be contacted as follows:

Telephone: [0800 888 202](tel:0800888202) or [+64 4 499 7612](tel:+6444997612)  
Email: [info@ifso.nz](mailto:info@ifso.nz) or via their website [www.ifso.nz](http://www.ifso.nz).  
Post: PO Box 10-845 Wellington New Zealand

Your complaint must be referred to IFSO within 3 months of the final decision, unless IFSO considers special circumstances apply. If your complaint is not eligible for consideration by IFSO, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.