

# Fair Insurance Code

## Our responsibilities to you

We will act fairly and openly in all our dealings with you.

This means we will:

- answer your questions accurately
- explain the information you need to give us when you apply for insurance, renew your policy, or make a claim
- explain the importance of you giving us information that is honest, complete, up to date, and relevant
- give you or your broker a copy of your policy which sets out in plain English what is insured, what is not insured, and what your obligations are
- tell you or your broker about any changes to your policy.

We will train our staff so that they can fulfil our responsibilities to you.

You are entitled to ask for and receive clarification on the terms, conditions and exclusions of your insurance policy.

You are entitled to ask for and receive a copy of the information given to us when you applied for insurance.

When you make a claim, we will:

- explain how to report your claim
- explain what information you must give us to process your claim
- explain the steps we will take while handling your claim
- tell you that the information you give us must be honest, complete, up-to-date and relevant
- keep you informed of the progress of your claim
- settle all valid claims quickly and fairly
- clearly explain how we reached our decision
- clearly explain the reason if your claim is declined.

We will treat your information confidentially including where you have given us permission to pass this on to nominated third parties, such as Insurance Claims Register, Brokers, assessors, etc.

## Your responsibilities to us

You need to give us honest, complete, up-to-date and relevant information when:

- you apply for insurance
- you renew your policy
- you make a claim
- your circumstances change.

Please ask us or your broker for help if you are not sure what information is relevant.

To help us decide whether to insure you and on what terms, you need to tell us any facts that may affect our decision – whether we ask a specific question or not.

If you do not give us these facts, we may refuse to pay your claim or we may even cancel your insurance from the start date of your policy.

Examples of relevant facts about you, your partner, or others insured under your policy, include:

- criminal convictions, subject to the Criminal Records (Clean Slate) Act 2004
- traffic violations
- previous claims, accidents, or history of losses, whether insured or not
- refusal by an insurance company to insure you, or any claims declined by other insurance companies
- any change of drivers, including a change of the 'main driver' of an insured motor vehicle
- non-factory modifications to vehicles or boats
- any change of use of the vehicle or property (eg car now used as a courier vehicle, or home now used as a bed and breakfast)
- bankruptcy
- previous history of flooding.

This list does not include everything that we may need to know. Please ask us for help if you are not sure what information is relevant. Giving us this information does not necessarily mean your application or claim will be declined.

You need to read your insurance policy and let us or your broker know if there is anything you want explained or corrected.

You need to tell us or your broker about any changes to your contact details.

## Complaint procedures

If you make a complaint to us, we will:

- let you know that we have received your complaint within 3 working days
- make sure your complaint is fully investigated as soon as possible by someone not involved in the original decision
- give you the name and contact details of the person handling your complaint
- send you written advice about the progress or outcome of the complaint within 10 working days of receiving your complaint
- tell you within 2 months if we are unable to resolve your complaint
- when necessary, tell you about any other people who can help such as our dispute resolution provider approved under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.