

# Lodging a complaint



You can lodge a complaint with us in the following ways:



## In writing

e.g by email, post, or submitting one through our **online form**.

**Email:** [info@mas.co.nz](mailto:info@mas.co.nz)

**Postal address:** PO Box 13042, Johnsonville, Wellington 6440



## Over the phone

with MAS staff taking notes and confirming with you that they have understood your complaint correctly.

**Phone:** 0800 800 627

You can also appoint a representative or support person to support you in making a complaint.

This representative/support person can be anyone, provided you:

- notify us of who they are, and
- give us the authority to engage with that person on your complaint.

Please note that if you appoint a representative or support person, MAS will need to share your personal information relevant to the complaint with that person. Support people are usually friends, family members, or a professional adviser (e.g. a lawyer), though anyone you appoint can represent or support you during your complaint.

## Decisions and outcomes

We will make sure we give you our reasons for whether we can uphold or not uphold your complaint. These reasons may include:

- the outcome of our review of your complaint
- the reason(s) for our decision
- whether we will take any further action, including a description of what that action will be, and a remedy (if any), and
- if the complaint is not upheld, any options you have for further review of the complaint, including:
  - escalation to the next stage of the MAS complaints process
  - escalation to external dispute resolution (IFSO), or
  - other forums, such as the courts.

## Resolved complaints and complaint outcomes

A complaint is resolved when no further action is required of MAS as:

- you are satisfied with the complaint response
- you have agreed a resolution to the complaint

However, in some cases we may not be able to reach an agreement about what should be done to resolve a complaint, even if that complaint proceeds fully through all three stages of MAS complaints process. In this case, a complaint does not get “resolved”, but will have an “outcome”.

## What happens if the complaint is not resolved

If your complaint remains unresolved, we will issue a letter of deadlock and you can refer your complaint to the Insurance and Financial Services Ombudsman\* (“IFSO”). IFSO’s contact details are: [ifso.nz/contact-us](http://ifso.nz/contact-us), 0800 888 202.

### Insurance and Financial Services Ombudsman (“IFSO”)

IFSO is independent and external to MAS and free for you to access if a complaint has been raised with MAS and remains unresolved after MAS has run the complaint through MAS’ internal complaints process.



# The Complaints Process

A description of the complaints process for stages 1, 2 and 3 are below.

## Stage 1

Every MAS staff member can be the first responder to your complaint and conduct Stage 1 of the complaints process.

### Understand

The first responder will seek to understand and confirm with you:

- what is the complaint about and
- what you want done to resolve the complaint.

### Resolve

The first responder will then consider MAS' position on the complaint and look for ways to resolve the complaint with you.

We may need more than one business day to resolve the complaint. If so, we will:

1. provide you with an overview of MAS' complaints process and
2. agree with you on an extended timeframe to do what we can to try and resolve the complaint.

### Refer

If the first responder does not have authority to resolve your complaint, or has tried but is unable to resolve it, then you can ask for the complaint to be escalated to Stage 2 of the complaint process.

## Stage 2

If the first responder is unable to resolve your complaint at Stage 1, their team leader, manager, or the head of the relevant MAS business unit will conduct Stage 2 of the complaints process to investigate and attempt to resolve the complaint. Stage 2 involves a complete review of the complaint.

The MAS staff member may spend time working with you and reviewing additional information that is relevant to the complaint, including:

- documents such as policy wordings, application forms, claim documents
- previous correspondence with you, including emails and phone calls and internal staff file notes

If the Stage 2 responder is unable to resolve your complaint, then you can ask for the complaint to be referred to Stage 3 of the complaints process.

## Stage 3

Stage 3 of the complaint process is a review of the complaint by MAS' Complaints Committee.

The Committee is comprised of senior management, and reviews all relevant information gathered during Stages 1 and 2 on the complaint, and any further relevant information it considers appropriate, before arriving at a final decision on MAS' view of the complaint.

The MAS staff member who handled Stage 2 of your complaint will continue to be your contact point during Stage 3, unless you request otherwise.