

Aon service issues and complaints

At Aon, we aim to perform our services with reasonable care, skill and integrity based on the needs you have advised to us. We endeavour to treat clients fairly, however we recognise that occasionally things can go wrong.

This guide describes our process for dealing with financial advice service issues or complaints.

If you have a complaint about the service Aon has provided to you, we want to hear about it so that we can investigate your concerns. Similarly, if you have positive suggestions about how we can improve our service, please let us know.

If you have a complaint relating to the terms of your insurance coverage or claims under your policy, you may be referred to your insurer and their complaints process.

How to make a complaint

Stage One

Please contact your Aon Broker or Branch Manager at your local Aon office by telephone, email or in writing to explain your problem. *(Please refer to the Service Issues and Complaints Form below.)* You will find the address and phone number of the local office on your invoice or on our website at www.aon.co.nz. (Your Aon Broker or Branch Manager will work with you and endeavour to resolve your complaint.)

Please try to provide as much information as possible about the reasons for your complaint and the resolution you are seeking. We will endeavour to resolve your complaint promptly and reach a satisfactory resolution together with you.

Nearly all service issues and complaints are quickly resolved in this way however, if we are not able to resolve your complaint locally within 2 business days, we will:

- formally acknowledge receipt of your complaint and provide an estimate of the timeframe for a fuller response;
- provide you with an overview of our complaints process;
- provide information about our free, independent, dispute resolution scheme that may help to investigate or resolve your complaint (See further information below.)

Stage Two

If we are not able to resolve your complaint locally, it will be referred to our Complaints Manager for an internal review.

Alternatively, you can at any time contact the Complaints Manager directly on 09 362 9000 or you can email details of your complaint to nzfeedback@aon.com.

The Complaints Manager will endeavour to provide you with a decision or proposal for resolution within 20 business days of your original complaint. If your complaint is complex and may take longer to resolve, we will advise you of this and will keep you informed of progress.

Stage Three

Sometimes it is not possible to resolve a complaint by agreement and, if you are not satisfied with our decision following the process above, you may then choose to seek independent advice.

If you are a retail client (or if we mutually agree) you may refer the matter to Financial Services Complaints Limited (**FSCL**) (subject to their terms of reference). FSCL is the independent dispute resolution service we belong to. There is no cost for you to ask FSCL to independently review your complaint however, you must contact FSCL within 3 months from the date of our final decision. If you do not contact FSCL within this time, they will be unable to assist you.

FSCL can be contacted by email at complaints@fscl.org.nz or by calling 0800 347 257. Full details on the FSCL scheme can be obtained on their website www.fscl.org.nz. Please note before FSCL can investigate your complaint, they do require you to have first provided us with the opportunity to address your complaint.

Service Issues and Complaints Form

Thank you for completing this form. Please return it to your local Aon branch or email it to nzfeedback@aon.com.

You may also contact your Broker or Branch Manager at your local office by telephone, email or in writing to explain your problem. You will find the address and phone number of the local office on your invoice or on our website at www.aon.co.nz.

We will endeavour to resolve your complaint promptly and reach a satisfactory resolution together with you.

Your name:

Company name:

Email address:

Phone number:

Client number or policy reference number:

Your broker's name:

Please tell us what your complaint is about (and it would be helpful if you can attach any related documentation):

Please describe how would you like your complaint to be resolved?