

# Qualifying Financial Entity (QFE) Disclosure Statement

CHUBB®

# About this Qualifying Financial Entity (QFE) Disclosure Statement

The purpose of this Disclosure Statement is to help you make a decision about choosing a financial adviser. It contains information on, amongst other matters, who we are and how we can be contacted or given instructions and how complaints and disputes are dealt with. It is important that you read this information.

We invite you to contact us if you would like to obtain further information, provide us with instructions, or if you have any queries about the products and services we are authorised to provide.

## About Chubb Insurance New Zealand Limited

Chubb Insurance New Zealand Limited (Chubb) is an insurer licensed by the Reserve Bank of New Zealand. Chubb provides financial advice on a class service basis in connection with its general insurance products and life insurance products. Chubb's details are:

Company Number: 104656  
 Financial Services Provider: 35924  
 Head Office: CU1-3, Shed 24,  
 Princes Wharf, Auckland 1010,  
 New Zealand  
 PO Box 734, Shortland Street,  
 Auckland 1140, New Zealand  
 O 0800 422 346 or +64 9 377 1459  
 F +64 9 303 1909  
 E CustomerService.AUNZ@chubb.com

Chubb is a Qualifying Financial Entity (QFE) under the Financial Advisers Act 2008 and takes responsibility for the financial advice provided by its QFE advisers.

In relation to its QFE licence, Chubb is licensed and regulated by the Financial Markets Authority (FMA). You can obtain information about financial advisers from the FMA. You may also report information to the FMA about Chubb and its advisers at:

O 0800 434 566  
 E questions@fma.govt.nz

You may check Chubb's QFE status and whether other entities are a member of the QFE group on the Financial Service Providers Register at [www.fspr.govt.nz](http://www.fspr.govt.nz).

## How we are rated on financial strength

At the time of print, Chubb Insurance New Zealand Limited has an "AA-" insurer financial strength rating given by S&P Global Ratings. The rating scale is:

The rating scale is as follows:

|                         |  |
|-------------------------|--|
| AAA<br>Extremely Strong | CCC<br>Very Weak                           |
| AA<br>Very Strong       | CC<br>Extremely Weak                       |
| A<br>Strong             | SD or D<br>Selective default<br>or default |
| BBB<br>Good             | R<br>Regulatory Action                     |
| BB<br>Marginal          | NR<br>Not Rated                            |
| B<br>Weak               |  |

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories.

A full description of the rating scale is available on the S&P Global Rating's website.

Our rating is reviewed annually and may change from time to time, so please refer to the Chubb Insurance New Zealand Limited website for our latest financial strength rating.

## **Complaints and Disputes Resolution**

Chubb takes the concerns of its customers very seriously and has detailed complaint handling and dispute resolution procedures that you may access, at no cost to you. To assist Chubb with your enquiries, please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint or dispute.

Chubb's complaints and dispute procedures are as follows:

### **Stage 1 - Complaint Handling Procedure**

If you are dissatisfied with any of Chubb's products or services and you wish to lodge a complaint, please contact us via:

The Complaints Officer  
Chubb Insurance New Zealand Limited  
PO Box 734  
Shortland Street  
Auckland 1140  
O 0800 422 346  
F +64 9 303 1909  
E Complaints.NZ@chubb.com

### **Stage 2 - Dispute Resolution Procedure**

If you are dissatisfied with Chubb's response to your complaint, you can advise that you wish to take your complaint to Stage 2 and referred to Chubb's dispute resolution team. Chubb's internal dispute resolution team can be contacted via:

Internal Dispute Resolution Service  
Chubb Insurance New Zealand Limited  
PO Box 734  
Shortland Street  
Auckland 1140  
O +64 9 377 1459  
F +64 9 303 1909  
E DisputeResolution.NZ@chubb.com

## **Stage 3 - External Dispute Resolution**

Chubb is a member of an independent external dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Commerce & Consumer Affairs. Subject to FSCL's Terms of Reference, if you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within two months you may contact FSCL via:

Financial Services Complaints Limited  
PO Box 9567,  
Lambton Quay, Wellington 6145  
O 0800 347 257 (Call Free for consumers)  
or +64 4 472 FSCL (472 3725)  
F +64 4 472 3728  
E info@fscl.org.nz  
www.fscl.org.nz

Please note if you would like to refer your complaint or dispute to FSCL you must do so within 2 months of the date of our dispute determination.

Further details regarding our complaint handling and dispute resolution procedures are available from our website and on request.

## **The Fair Insurance Code**

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to the Fair Insurance Code (the Code). The Code and information about the Code is available at [www.icnz.org.nz](http://www.icnz.org.nz) and on request.





### **About Chubb in New Zealand**

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

More information can be found at [www.chubb.com/nz](http://www.chubb.com/nz).

### **Contact Us**

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**Chubb. Insured.<sup>SM</sup>**

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