

# 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 ACE Insurance Limited, A Chubb Company

ACE Insurance Limited, A Chubb Company (Chubb) is an insurer and provides financial advice 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 CustomerServices.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.

Chubb also underwrites certain classes of sickness and accident insurance products under its “Combined Insurance” brand. Chubb authorises its QFE advisers to provide financial advice in connection with these products directly to the public. The relevant QFE Disclosure Statement may be accessed via [www.combinedinsurance.co.nz](http://www.combinedinsurance.co.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, ACE Insurance Limited, A Chubb Company has an “AA-” insurer financial strength rating given by Standard & Poor’s (Australia) Pty Limited. The rating scale is:

The rating scale is as follows:	
AAA Extremely Strong	CCC Very Weak
AA Very Strong	CC Extremely Weak
A Strong	SD or D Selective default or default
BBB Good	R Regulatory Action
BB Marginal	NR Not Rated
B 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 Standard & Poor’s website.

### **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 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  
ACE Insurance Limited,  
A Chubb Company  
PO Box 734  
Shortland Street  
Auckland 1140  
O 0800 422 346  
F +64 9 303 1909  
E [Complaints.NZ@chubb.com](mailto: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  
ACE Insurance Limited,  
A Chubb Company  
PO Box 734  
Shortland Street  
Auckland 1140  
O +64 9 377 1459  
F +64 (9) 303 1909  
E [DisputeResolution.NZ@chubb.com](mailto: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. 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 5967, 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](mailto:info@fscl.org.nz)  
W [www.fscl.org.nz](http://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.

### **About Chubb**

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (ACE Insurance 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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A Chubb Company  
Company No. 104656  
Financial Services Provider  
No: 35924

**New Zealand Head Office**  
CU1-3, Shed 24  
Princes Wharf  
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**Chubb. Insured.<sup>SM</sup>**

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