

We endeavour to be accurate, honest and fair at all times, however occasionally complaints or disputes do occur. When they do, we will attempt to resolve them by carefully listening and responding in a professional, fair and timely manner. Please tell us about any problem you may experience so we can ensure it is rectified for you, while allowing us to continuously improve our level of service.

How we can resolve your complaints

We are committed to providing quality services to you and support the aims and application of the Fair Insurance Code, that sets the standards of practice and service for the insurance industry. This commitment extends to giving you easy access to people and processes that can resolve a service issue or complaint. If you have any concern, complaint or dispute with us, we will try to resolve it immediately. The best first step is to complete the online form available at www.freightinsure.com/nz/complaints. Alternatively, you can approach the person at FreightInsure with whom you were dealing to see if they can resolve the matter to your satisfaction or by calling or writing to us.

If you remain dissatisfied with the solution offered, you can request that we escalate consideration of your complaint which can include referring the matter to HDI's Complaint Management process.

You may also contact HDI directly for complaints by:

- Email: HGABdisputes@hdi-specialty.com
- Post: Dispute Resolution Team, HDI Global Specialty SE, Level 19, 20 Martin Place, Sydney NSW, 2000

Regardless of who is managing your complaint, the goal is to resolve your complaint and respond with a decision within thirty (30) calendar days. If you are not happy with the handling of your complaint, including the resolution of the complaint, you can lodge a complaint with HDI's external dispute resolution scheme the Insurance and Financial Services Ombudsman Scheme Inc. (IFSO). The IFSO is free to the insurer's customers but does have some limits on what types of complaints it can consider. For instance, IFSO cannot review complaints relating to commercial decisions (such as premium or policy terms) or where the amount in dispute is greater than \$350,000 (plus GST if applicable). Disputes greater than these amounts will need to be heard in either the District or High Court. If this is the case, we recommend you seek independent legal advice.

You can contact IFSO using the following contact details:

Website: www.ifso.nz

Telephone: 0800 888 202

Address: Level 2, Solnet House, 70 The Terrace, Wellington 6143

If you wish to make a complaint about the privacy of your personal information, you may also make a complaint to the Office of the Privacy Commissioner.

This policy was last updated January 2026