

# Charter of Service

## Availability

- Auckland Head Office Claims:
  - Are available to you and your customers from 8.00am to 5.00pm Monday to Friday (excluding public holidays).
- Branch Claims:
  - Are available to you and your customers from 8.30am to 5.00pm Monday to Friday (excluding public holidays).
- 24-hour emergency help line.
- 24-hour access to claim status via the Vero Business Portal (BOB).

## Response Times

Vero responds with a sense of urgency to all customer enquiries, using the most appropriate medium for each customer and circumstance.

### During ordinary working hours:

- New claims received by phone are registered instantly.
- Other claims are registered on our database within one working day of notification. The appropriate claim process is applied, depending on the event and the customer's circumstances.
- All telephone messages and emails are responded to immediately wherever possible, or within four working hours of receipt.
- All written communications are responded to by the close of the working day immediately following receipt.

## Documentation

We are working towards eliminating Claim Forms. However, to ensure that the integrity and accuracy of the claim process is not compromised, some claims will still require completion of a Claim Form.

## Claim Notification

All claims are registered on Vero's database. Your designated staff will receive automatic claims notification by email where the payment and/or estimate exceeds the threshold you nominate (all claims or claims over \$499).

## Customer Complaints

One of your responsibilities to your customers is to be an advocate for them at claim time.

To ensure you have this opportunity, when an issue escalates to a level where we recognise that your intervention is necessary, we will contact you.

## Endorsements/Customers not Found/Unpaid Premiums

If we identify a potential issue with the policy records, your customer will not be questioned about the absence of a risk, endorsement or policy change until we have checked with you first.

## Declinations

We will always advise you if a claim is going to be declined, and we will provide you with an advance copy of the declination letter.