



LET'S GET  
YOU HOME

Steps to resolution

SOUTHERN  
RESPONSE

Urupare ki te Tonga

southernresponse.co.nz





1

# BACK WHERE YOU BELONG

**Getting your claim settled, so you can settle back home and into the everyday routines, is our priority.**

We recognise that every claim is different. Whether it's repairing or rebuilding a customer's home or preparing a cash settlement, in situations as complex as earthquake recovery there are times during the claim settlement process when not everything goes to plan. Concerns may arise, such as a disagreement over the terms of a policy or available options.

At Southern Response we understand the challenges our customers face and importance of supporting you towards the very best outcome. Whatever your concerns, we're here to help.

If at any stage you need assistance or clarification or you're not satisfied with any aspect of our service, your first step to resolution is to call us on 0800 501 525 or email [claims@southernresponse.co.nz](mailto:claims@southernresponse.co.nz). Your dedicated Claims Specialist will work with you to resolve your concerns as quickly as possible.

You'll find our full resolution process outlined in the following pages. It will help you understand what to do, and what to expect, when you need more help with your claim. You'll also find a list of essential 'go to' numbers plus details of our complaints procedure.

Whatever your concerns, let's work them out together.



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## RESOLVING YOUR CONCERN

We will always work hard to help you get home. While every effort is made to resolve your claim to your satisfaction, from time to time disagreements and disputes may arise. Areas of disagreement may include:

- Cover and policy
- Your settlement offer
- The terms of a settlement offer
- The proposed method to reinstate the earthquake damage
- The estimate of cost to reinstate the earthquake damage
- Time delays in resolving or settling your claim

Our aim is to resolve your concerns as quickly and as amicably as possible with the help of our 3-step resolution process:

**1**

## ADVISE YOUR CLAIMS SPECIALIST

In the first instance, talk to your Claims Specialist as soon as you have a concern. We are trained to listen and respond to your concerns and, in most cases, be able to assist you towards a satisfactory result.

Sometimes finding a solution is as straightforward as gaining clarity about what to expect during the repair or rebuild process or getting extra help to make big decisions. Don't hesitate to ask for further clarification, either. It's all perfectly normal.\*

**Contact your Claims Specialist**

P: 0800 501 525

E: [claims@southernresponse.co.nz](mailto:claims@southernresponse.co.nz)

For full contact details, office hours and appointments please see page 9.

**2**

## FURTHER INPUT

In some situations your Claims Specialist may consult further with their Manager, who may seek further technical input or the involvement of special teams. These discussions help us to further investigate your concerns and, if necessary, will provide a basis from which we can address any difficulties.

If this is the case we will keep you fully informed at all times, and advise you of the outcome as soon as one has been reached.

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## REQUEST A FORMAL REVIEW

If our Claims team is unable to resolve your concerns to your satisfaction you may email or write to us to request a formal review.

A member of our Technical Review and Resolution (TRR) team will conduct a comprehensive review of your claim and the issues you have raised. You will have a further opportunity to raise any information you believe has not been considered in any of your other dealings with Southern Response. The team will assess the full circumstances of your claim and make every effort to reach a mutually satisfactory resolution.

The TRR team are a specialised internal team dedicated to resolving disputes.

\* Please note: If you feel you need extra assistance with your claim, or you are in a vulnerable situation or feel confused, specialists from our Customer Support team can help.  
Please contact Customer Support P: 0800 501 525 E: [csteam@southernresponse.co.nz](mailto:csteam@southernresponse.co.nz)



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# ADDITIONAL SUPPORT

**For assistance that may also be of help, you may wish to contact the following independent services, at no cost:**

## RESIDENTIAL ADVISORY SERVICE (RAS)

The Residential Advisory Service (RAS) provides free, independent assistance (including legal advice) to residential property owners. Southern Response deals with RAS in respect of a range of issues, and we encourage customers to seek assistance if you feel this would be beneficial.

P: **(03) 379 7027**

P: **0800 777 299**

W: [www.advisory.org.nz](http://www.advisory.org.nz)

## THE INSURANCE AND FINANCIAL SERVICES OMBUDSMAN SCHEME (IFSO)

The Insurance & Financial Services Ombudsman scheme (IFSO) provides free independent advice and review.

P: **0800 888 202**

E: [info@ifso.nz](mailto:info@ifso.nz)

W: [www.ifso.nz](http://www.ifso.nz)

A: PO Box 10-845

Wellington 6143

## BREAKTHROUGH SERVICES

Breakthrough provides a free and independent service to facilitate constructive customer/insurer conversations where the customer sets the agenda.

P: **027 304 8092**

(Project Manager: Marcus Irvine)

E: [marcus@breakthroughservices.co.nz](mailto:marcus@breakthroughservices.co.nz)

W: [www.breakthroughservices.co.nz](http://www.breakthroughservices.co.nz)

## EQC UNDER CAP CLAIMS

Southern Response manages customers' claims deemed by EQC to be over cap (where earthquake damage to your home from a single event is deemed to be over \$100,000 plus GST). If your claim is assessed by EQC as under cap (where earthquake damage to your home from a single event is deemed to be under \$100,000 plus GST) you are an EQC customer and Southern Response is unable to manage your work. Please contact EQC for further assistance.

P: **0800 326 243**

## EXTRA CARE AND SUPPORT

We understand the negative impact that difficulties with a claim may have on our customers. We are here to make the process of settling your claim as straightforward as possible. If you feel you need extra care and assistance with your claim, or you are in a vulnerable situation or feel confused, talk to us. Specialists from our Customer Support team will provide you with the very best support.

P: **0800 501 525**

E: [csteam@southernresponse.co.nz](mailto:csteam@southernresponse.co.nz)



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# COMPLAINTS PROCEDURE

**Southern Response endeavours to deliver the highest level of service and customer satisfaction at all times.**

We believe that by working together we can meet your expectations, find solutions and achieve great results. However, in some cases you may feel that it is appropriate to make a formal complaint.

A complaint may relate to:

- Communication and time delays in addressing queries
- Staff behaviour (including both Southern Response and our Project Management partners Arrow International)
- Issues relating to your builder
- Workmanship and quality
- Internal processes and time delays associated with those



## To make a complaint

Southern Response takes every complaint seriously. Please be assured that your complaint will be treated with care, consideration and fairness at all times.

We will acknowledge your complaint within 24 business hours via email or by telephone and aim to resolve complaints within reasonable timeframes. Timeframes will vary subject to all relevant information being readily available and the complexity and nature of the complaint.

To make a complaint please contact us in any of the following ways:

**PHONE:**

0800 501 525

**EMAIL:**

[complaints@southernresponse.co.nz](mailto:complaints@southernresponse.co.nz)

**ONLINE FORM:**

[southernresponse.co.nz/more-information/library/forms/complaints](http://southernresponse.co.nz/more-information/library/forms/complaints)

**IN PERSON:**

You may discuss any complaint or disagreement directly with your claims specialist or Arrow International project manager \*

**POST:**

Complaints, Southern Response, PO Box 9052,  
Tower Junction, Christchurch 8149

\* For office hours and appointments please see page 9



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## LET'S GET IT RIGHT

**Customer satisfaction is important to us and we are always looking for ways to develop and improve our services.**

If you have suggestions, feedback or would just like to let us know about a positive experience we would be pleased to hear from you.

**EMAIL:**  
[feedback@southernresponse.co.nz](mailto:feedback@southernresponse.co.nz)

**ONLINE FORM:**  
[southernresponse.co.nz/more-information/library/forms/feedback](http://southernresponse.co.nz/more-information/library/forms/feedback)

**POST:**  
Feedback, Southern Response  
PO Box 9052, Tower Junction  
Christchurch 8149

## FURTHER CONTACTS

### **Claims and General Enquiries:**

Phone: 0800 501 525  
Email: [claims@southernresponse.co.nz](mailto:claims@southernresponse.co.nz)  
Post: Claims Specialists, Southern Response  
PO Box 9052, Tower Junction, Christchurch 8149  
Visit: [southernresponse.co.nz](http://southernresponse.co.nz)  
Office: 6 Show Place, Addington, Christchurch

### **Business Hours**

Our offices are open Monday to Friday between 8.30am to 5.00pm.  
If you would like to meet with a member of staff in person please contact them directly  
to make an appointment or call General Enquiries on 0800 501 525.

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### **Rebuild:**

Phone: (03) 371 9730  
Email: [rebuild@southernresponse.co.nz](mailto:rebuild@southernresponse.co.nz)

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### **Repairs:**

Phone: (03) 371 9740  
Email: [repair@southernresponse.co.nz](mailto:repair@southernresponse.co.nz)

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### **Shared Property:**

Phone: (03) 372 1688  
Email: [sharedproperty@southernresponse.co.nz](mailto:sharedproperty@southernresponse.co.nz)

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### **Out of Scope:**

(Driveways, paths, fences and swimming pools)  
Phone: 0800 501 525  
Email: [oos@southernresponse.co.nz](mailto:oos@southernresponse.co.nz)

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### **Temporary Accommodation:**

Phone: 0800 501 525  
Email: [claims@southernresponse.co.nz](mailto:claims@southernresponse.co.nz)



[southernresponse.co.nz](http://southernresponse.co.nz)

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