Equestrian Consumer Fair Conduct Programme

Our Commitment to Fair Customer Outcomes

Arthur J. Gallagher & Co (NZ) Limited (AJG NZ) is committed to treating customers fairly and delivering good customer outcomes for consumers who purchase Equestrian consumer insurance products under our Lloyd's delegated authority arrangements.

Our Fair Conduct Programme (FCP) describes the policies, processes, systems and controls we use to support the fair conduct principle and our obligations under New Zealand's Conduct of Financial Institutions (CoFI) regime.

The programme applies to AJG NZ's activities in providing, administering, renewing, servicing, supporting claims and handling complaints for eligible equestrian consumer insurance policies in New Zealand.

What the Fair Conduct Principle Means to us

We are committed to ensuring that consumers:

- Receive clear, timely and effective information about their insurance cover.
- Have access to products that are designed and distributed with customer needs in mind.
- Are treated fairly throughout the policy lifecycle, including at renewal and claim time.
- Have access to straightforward complaint pathways.
- Receive appropriate support and remediation if a conduct issue arises.

How We Put Fair Conduct into Practice

Our Fair Conduct Programme is built around several key principles:

Customer Focus

We design and review products with the needs, objectives and likely requirements of our target customers in mind. For our consumer Bloodstock portfolio, this primarily includes equestrian hobbyists and horse owners seeking specialist insurance protection for their horses.

Clear and Transparent Communication

We aim to provide information that is timely, clear, concise and effective. We explain important policy features, exclusions, customer obligations, claims processes, complaints procedures and AJG NZ's role as a Lloyd's coverholder.

Fair Sales and Service Practices

We do not tolerate misleading conduct, unfair pressure, inappropriate sales practices or undue influence. Our staff are expected to act consistently with AJG NZ's conduct standards and professional obligations.

Claims Support and Advocacy

While claims decisions are made by Lloyd's insurers, AJG NZ acts as a claims advocate for customers. We provide support throughout the claims process and seek to ensure claims are handled fairly, transparently and without unreasonable delay.

Support for Customers Experiencing Vulnerability

We recognise that some customers may require additional support due to circumstances such as illness, bereavement, accessibility needs, financial stress or other vulnerabilities. Our people receive training to identify these situations and provide reasonable assistance where appropriate.

Monitoring and Continuous Improvement

We regularly review our products, customer outcomes, complaints, claims trends, communications and conduct controls to ensure our Fair Conduct Programme remains effective. The programme is reviewed at least annually and whenever there is a material change to the business, products or regulatory environment.

Complaints

If you are unhappy with any aspect of our service, we encourage you to raise your concerns with us as soon as possible. We are committed to resolving complaints promptly, fairly and transparently. Information about our complaints process is available on the Gallagher website.

Further Information

If you would like further information about AJG NZ's Fair Conduct Programme for Equestrian consumer insurance products, please **contact us**. A copy of this summary is available free of charge upon request.

Connect with us

0800 276 624 | AJG.co.nz