FREE POLICYHOLDER RESOURCE

NFO Complaint Preparation Guide

How to prepare and lodge a National Financial Ombud (NFO) complaint after an insurer rejects or underpays a claim — structure, evidence and the 90-day dispute window.

Before you lodge

- ☐ You have the insurer's final written decision.
- ☐ You have exhausted the insurer's internal complaints or appeal process.
- ☐ You are inside the 90-day window from the date of final rejection.
- ☐ The matter is not already before a court.

What to include in the submission

- ☐ Cover letter: parties, policy number, claim number, dates and relief sought.
- ☐ Chronology of events from date of loss to final rejection.
- ☐ Policy schedule and full wording, with the disputed clause highlighted.
- ☐ The insurer's rejection letter and any expert reports relied on.
- ☐ Your independent engineering and quantum evidence.
- ☐ Clause-by-clause response to each reason for rejection.
- ☐ Quantified claim: scope, costing, VAT treatment and interest claimed.

Drafting principles that succeed

1. Argue the policy wording, not the emotion of the loss.
2. Address the dominant proximate cause of the damage with expert support.
3. Where the insurer alleges wear and tear, prove the sudden and unforeseen event.
4. Where non-disclosure is alleged, address materiality and inducement.
5. Keep the quantum independently verifiable and line-itemed.

After lodging

- ☐ Respond to NFO requests within the periods given.
- ☐ Keep mitigating and documenting ongoing costs.
- ☐ Do not accept a settlement before the quantum is fully prepared.