

## Coversure Fire & General Complaints Policy

BDI Insurance Brokers Ltd T/A Coversure (BDI) is committed to providing its customers with excellent service, quality advice and products.

We appreciate all feedback, good and bad. Our goal is outstanding service, so if something hasn't met your expectations, we welcome the opportunity to find a solution.

If you have a complaint, please follow these steps:

### Step 1:

Contact your broker to discuss your complaint. They will acknowledge your complaint as soon as practical and will work alongside you to try and resolve any concerns.

### Step 2:

If you and your Broker can't agree how to resolve the complaint, the Broker will refer it to BDI's Compliance Committee for an independent review in accordance with BDI's Internal Complaint and Dispute Resolution procedures. If you're unable to make contact with your Broker or wish to speak to someone else, please contact:

[fireandgeneral@coversure.co.nz](mailto:fireandgeneral@coversure.co.nz)

### Step 3:

Our internal Complaint and Dispute Resolution procedure is as follows:

1. BDI's Compliance committee will acknowledge receipt of your complaint within five (5) working days;
2. Your complaint will be thoroughly examined. All complaints are taken very seriously, and we will make certain that all issues are considered carefully;
3. The Compliance committee will identify actions to try and fix the complaint and strive to respond and resolve your complaint within twenty (20) working days from the date they received notice of your complaint.
4. If your complaint is more complex than first thought it may take longer than twenty (20) working days to resolve. We will let you know the expected time it will take to resolve your complaint and will provide you with regular updates.

### Step 4:

If you are not satisfied with this resolution you can contact the Financial Services Complaints (FSCL). The FSCL are an External Disputes Resolution (EDR) scheme approved by the Ministry of Consumer Affairs for the financial industry. Their services are free to use and will help resolve any ongoing complaints

You can contact Financial Services Complaints Ltd (FSCL):

- on 0800 347 257
- by emailing [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)
- at [www.fscl.org.nz](http://www.fscl.org.nz)