

Coversure Complaints Process Coversure Financial Services Limited Effective Date: 30th June 2023

At Coversure, we strive to provide excellent service to our valued customers. We understand that there may be occasions when you may have a complaint or concern about the services we provide to you. If you do have a complaint, we are committed to resolving any issues promptly and fairly.

This document outlines our complaints process to assist you in resolving any concerns you may have.

1. Contacting Us:

If you have a complaint, please get in touch with us as soon as possible using one of the following methods:

Phone: 0800 121 254

• Email: coverme@coversure.co.nz

Postal Address: Unit 6, 20 Lambie Drive, Manukau, Auckland

2. Initial Review:

Upon receiving your complaint, we will acknowledge its receipt within 5 business days. We will assign a dedicated complaints handler to review your complaint objectively and impartially.

3. Investigation:

Our complaints handler will investigate your complaint thoroughly, considering all relevant information provided. If necessary, we may request additional details or documentation from you to assist in the investigation.

4. Communication:

During the investigation process, we will keep you informed of the progress of your complaint. We aim to provide you with a substantive response within 10 business days of acknowledging your complaint. If we require additional time to investigate your concerns, we will notify you of the reasons for the delay and provide an estimated timeframe for resolution.

5. Resolution:

Once the investigation is complete, we will provide you with our findings and any proposed resolutions. If we find that an error or mistake has occurred, we will explain the circumstances and outline any remedial actions we will take to resolve the issue. We are committed to addressing your concerns fairly and promptly.

6. Escalation to External Dispute Resolution:

If you remain dissatisfied with the outcome or if we are unable to reach a mutually acceptable resolution within a reasonable timeframe, you have the option to refer your complaint to an external dispute resolution scheme. As our insurance brokerage utilizes the Financial Dispute Resolution Service (FDRS) as our disputes resolution scheme, you can lodge a complaint with them.

Website: <u>www.fdrs.org.nz</u>Phone: 0508 337 337

Postal Address: Freepost 231075, PO Box 2272, Wellington 6140

Please note that FDRS will require you to have followed our internal complaints process before they can investigate your complaint.

7. Legal Advice:

If your complaint involves significant financial or legal implications and you remain unsatisfied with the resolution proposed, you may consider seeking independent legal advice.