

Our Complaints Process

We value complaints.

We want to demonstrate our commitment to providing a high-quality service to our customers. Our aim to behave in a way that does not cause complaints. However, things can and do go wrong.

A complaint is, “an expression of dissatisfaction made to [FSP] or to a person engaged by [FSP], relating to our financial advice service (including any regulated financial advice given to a retail customer by [FSP] or on [FSP's] behalf), or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected. A complaint includes a complaint about a failure to provide a service or give advice”.

All staff are responsible for identifying and responding to complaints in the first instance and directing customers to our internal complaints process if the complaint cannot be resolved. We see complaints as an important part of our customer feedback and business improvement process.

To ensure the efficient and effective handling of your complaint we have a

- a) complaints policy
- b) internal complaint handling
- c) complaint review process

If we are not able to resolve your complaint through our internal complaint process, you can refer your complaint to the [Insurance & Financial Services Ombudsman Scheme \(IFSO Scheme\)](#).

Insure Limited is a Participant of the IFSO Scheme. The IFSO Scheme provides a free, independent dispute resolution service to consumers. You can contact the IFSO Scheme by:

Email: info@ifso.nz

Website: www.ifso.nz or [make an online complaint](#).

Freephone: 0800 888 202

Address: P O Box 10-845, Wellington 6143

About the IFSO Scheme

The IFSO Scheme has been approved by the Minister of Consumer Affairs to provide an external disputes resolution service for consumers with complaints about their financial services providers. Financial service providers are required to belong to a dispute resolution scheme. The IFSO Scheme has over 4,000 Participants and can formally investigate a complaint if it is about a Participant of the IFSO Scheme.

Since 1995, the IFSO Scheme has provided a free and independent service for thousands of consumers. Each year the IFSO Scheme responds to over 4,000 complaint enquiries and resolve over 300 complaints.