



## OUR COMPLAINTS POLICY

As a registered financial service provider, we are required to and are members of the Financial Services Complaints Ltd dispute resolution service. This is a requirement of our registration and of the Financial Service Providers (Registration and Disputes Resolution) Act 2008.

As a requirement of membership of our chosen dispute resolution provider, we are required to and have a compliant internal dispute resolution process. What this means is that, if you have a complaint of any type about our services or our products, you are encouraged to notify us of your complaint, and we will attempt to resolve it internally before it is referred to our external complaint's resolution service.

## What is a Complaint?

A complaint is an expression of dissatisfaction made to us related to our products, or our complaints handling process itself, or where you might expect a response or resolution to a concern.

## How to Notify Us

If you wish to make a complaint, or do not feel comfortable discussing your concerns with your adviser, you can contact us as follows:

- Call us on (09) 424 7512 between the hours of 8.30 am – 5pm weekdays
- Email us at [info@coastinsurance.co.nz](mailto:info@coastinsurance.co.nz)
- Write to us at PO Box 124, Whangaparaoa, 0949 addressing your letter to the attention of the Complaints Manager.

## Complaints Process

1. Notification of Complaint Customer expresses dissatisfaction to organisation
2. Complaint acknowledged within 5 working days and complaints. Process explained to customer including provision of this document.
3. Consideration of complaint by Initial recipient within a further 5 working days
4. If unresolved referral to manager within further 5 working days
5. Manager to contact customer. Conduct enquiry and reach decision within a further 10 working days.

## If we are unable to resolve your complaint

We expect that our response to you will have addressed the concerns you have raised. If you feel that your concerns have not been appropriately considered, we recommend you submit any further information for consideration.

If we are unable to resolve your complaint, you can contact our external dispute resolution scheme who provides a free and independent resolution service.

The contact details for our external dispute resolution service provider are:

Financial Services Complaints Ltd  
Free phone 0800 347 257  
P O Box 5967 Lambton Quay Wellington 6145  
Email [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
[www.fscl.org.nz](http://www.fscl.org.nz)