**Complaints Process**

Understanding you better

We are always open to receiving complaints from our clients and appreciate the time taken to notify us of your concerns.

Some complaints may require no action but every complaint is important and we review all complaints regularly to establish where there are opportunities to make your experience with us that much better in the future.

Improving our service

When action is required the following will help you understand the steps that will be followed when a complaint is made.

**Essential Insurances will record your complaint**

• If you make a complaint by email or telephone we will request information from you.

• You may be asked to complete a Complaint Form. This will ensure you are given the opportunity to fully explain your

complaint. It also means we have the information required to review and investigate your complaint.

• All complaints will be recorded.

**Essential Insurances will acknowledge your complaint**

We know that making a complaint involves some inconvenience and possibly, expense. You are looking for a resolution and we will keep you informed of progress.

We will respond to your complaint within three working days.

It may be that we cannot resolve the issue within three working days. In this case we will acknowledge that your complaint has been received and is being reviewed.

**Essential Insurances will investigate and review your complaint**

**When we are investigating and reviewing your complaint we will:**

• be fair

• strive to understand both sides of the story

• keep a record of all meetings, conversations and findings

• forward the complaint to the appropriate level of authority

for resolution

• keep you informed of progress if your complaint cannot be

resolved within 10 days of acknowledging your complaint

• ensure resolutions are consistent with company policy and

company values.

**Essential Insurances will propose a resolution to your complaint**

We will respond with a resolution to your complaint within 20 working days or less.

We will check any necessary action has been carried out and that you are satisfied with the resolution.

**Third party involvement**

If an issue cannot be resolved satisfactorily we will refer you to disputes resolution scheme provider, Financial Services Complaints Ltd (FSCL).

Please refer to the website **www.fscl.org.nz** for additional information on the services that they offer.

Before FSCL can consider your complaint, Essential Insurances must have been given the opportunity to resolve the complaint with you directly.