

Here at BizCover, we welcome and value customer feedback. We want you to tell us if you are dissatisfied with our products or service. If you have a complaint please let us know, as it gives us an opportunity to address your concerns and improve.

Our complaints and disputes resolution service is available to you free of charge.

## How to contact our Customer Resolution Team

1. You can call our Customer Resolution Officer and they will try to resolve your complaint. Alternatively, you can also email your complaint to us. When you are making a complaint please provide as much information as possible. This information may include your policy number, claim and/or quote number.

### How to contact our Customer Resolution Officer

Phone	0800 249 268
Email	customerresolution@bizcover.co.nz

Receipt of your complaint will be acknowledged within 24 business hours. Your complaint will be reviewed by our Customer Resolution Officer. Our Customer Resolution Officer will complete a review and advise you of the outcome by the 15th business day of notification of the complaint. This is known as a Stage 1 review.

2. If our Customer Resolution Officer is unable to resolve your complaint, at your request, they will escalate it for an Internal Dispute Resolution (IDR) review by our Dispute Resolution Officer. This is known as a Stage 2 review. The Dispute Resolution Officer will:
  - Contact you to acknowledge receipt of your complaint by phone or email within 5 business days of escalation;
  - Review your complaint and all relevant information;
  - Update you on the progress of the review every 10 business days;
  - Provide a final decision within 15 business days of escalation if all necessary information has been received. If more time is required to further investigate the complaint or to get more information the Dispute Resolution Officer will advise you how long they think this will take and agree a new timeframe for responding with you.

3. If more time has been requested and you don't agree to an extension, or if the complaint has not been resolved within a total of 40 days of when you first raised your complaint, then the Dispute Resolution Officer will advise you of your right to contact Financial Services Complaints Limited (FSCL), which is an external dispute scheme.
4. When the Dispute Resolution Officer has provided you with the Internal Dispute Resolution (IDR) final decision they will also advise you if a deadlock has been reached and of further steps you can take if you are not satisfied with the decision. These include:
  - Seeking independent advice.
  - Requesting a review of your dispute by FSCL.

## Who is FSCL?

FSCL is an external complaints resolution scheme which relevantly provides a free and independent dispute resolution service for consumers who have insurance disputes falling within its terms of reference including its Financial Limit. Determinations of FSCL are binding on us but not on you.

If you decide to escalate your complaint to FSCL this must be done within two (2) months of being advised by BizCover that a deadlock has been reached. If you do not escalate your complaint to FSCL within two months of being advised of the deadlock, FSCL will not be able to consider your complaint.

### How to contact FSCL

Phone	0800 347 257
Email	info@fscl.org.nz
Post	Financial Services Complaints Limited Level 4, 101 Lambton Quay Wellington 6011
Website	<a href="https://www.fscl.org.nz/">https://www.fscl.org.nz/</a>