Resolving Customer Complaints and Disputes

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 make a complaint

You can make a complaint by contacting our Customer Resolution Officer, who will do their best to resolve your issue. Alternatively, you may also choose to email your complaint directly to us.

When submitting your complaint, please provide as much relevant information as possible. This should include your policy number, claim number, and/or quote number to help us assist you more efficiently.

How to contact our Customer Resolution Officer

Phone	0508 249 268
Email	customerresolution@bizcover.co.nz

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. 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;
- Endeavour to provide a final decision in writing within 30 calendar days of you first raising your complaint if they have all the necessary information;
- Contact you if they need additional information or more time is needed to further investigate the complaint. They will confirm a new timeframe for the decision and notify you of your right to contact the Financial Services Complaints Limited (FSCL) or other relevant external dispute schemes.

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 30 days of when you first raised your complaint, then the Dispute Resolution Officer will advise you of your right to contact FSCL, which is an external dispute scheme.

Still not resolved?

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 steps include:

- Seeking independent advice.
- Requesting a review of your dispute by FSCL.

Who is FSCL?

FSCL is an external complaints resolution scheme that provides a free and independent dispute resolution service for consumers with insurance disputes that fall within its terms of reference, including its financial limit. Determinations made by FSCL are binding on us, but not on you.

If you are not satisfied with our final response to your complaint, you may refer your complaint to FSCL. This must be done within three (3) months of the date of our final written decision. If you do not contact FSCL within this time, FSCL may not be able to consider your complaint.

How to contact FSCL

Phone	0800 347 257
Email	info@fscl.org.nz
Post	PO Box 5967, Wellington 6140, New Zealand
Website	https://www.fscl.org.nz/