Complaints process

How to raise a complaint with Better Insurance, what we will do next and how to escalate to Financial Services Complaints Limited if we cannot put things right.

We want to deal with complaints fairly, promptly and without fuss. This page explains how to raise a complaint with Better Insurance, what happens next and how to escalate if we cannot put things right.

A complaint is any expression of dissatisfaction about our service or financial advice where you expect a response or a resolution. It can be about advice, service, communication, policy administration, claims support, fees, privacy or the way we have handled your file.

How to make a complaint

Please contact Better Insurance first so we can investigate and try to resolve your complaint. You can make a complaint by:

- email: complaints@betterinsurance.co.nz;
- talking to your adviser or the person you normally deal with, who will record the complaint for you;
- sending the details through our contact page and asking for the matter to be treated as a complaint.

You do not need to use special wording. If you tell us you are unhappy and want us to respond, we will treat it as a complaint. Making a complaint costs you nothing.

What to include

- your name and contact details;
- the policy, claim, quote or client file the complaint relates to;
- what happened;
- what outcome you are seeking;
- any documents or emails that may help us understand the issue.

If you need help putting the complaint together, tell us and we will make the process as easy as we can.

What happens next

1. **Tell us.** Many complaints can be sorted out on the spot. Either way, we will confirm we have received your complaint.
2. **We look into it.** We will send you an overview of how our complaints process works and the details of our dispute resolution scheme, investigate what happened, keep you updated and reply in writing. We aim to resolve complaints within 10 working days. If we cannot, we will tell you why and what happens next.
3. **If you are not satisfied.** You can take the complaint to Financial Services Complaints Limited (FSCL), our independent dispute resolution scheme. The next section explains how.

Better Insurance gives regulated financial advice under its own Financial Advice Provider licence. If a complaint relates to our financial advice service, we will handle it directly.

External review, if needed

If you are not satisfied with our response, or we have been unable to resolve the complaint, you may contact Financial Services Complaints Limited (FSCL), our independent external dispute resolution scheme. The service is free for eligible complainants.

- Financial Services Complaints Limited (FSCL)
- Phone 0800 347 257
- Email complaints@fscl.org.nz
- PO Box 5967, Wellington 6140
- fscl.org.nz

Privacy complaints

If your complaint is about privacy, you can also contact the Office of the Privacy Commissioner after first raising the issue with us.

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