

## General Insurance Limited Complaints Policy

### Step One

If you are unhappy with the service, advice or product provided by your broker, please contact your broker in the first instance to lodge a complaint with them. They will acknowledge your complaint as soon as practical and try to resolve the matter directly with you.

### Step Two

If you and your Broker can't agree how to resolve the complaint, the Broker will refer it to General Insurance's Compliance Manager for an independent review. This review will involve the following:

1. The Compliance Manager will acknowledge receipt of your complaint within five working days.
2. Your complaint will be thoroughly examined. All complaints are taken very seriously, and the Compliance Manager will make certain that all issues are considered carefully.
3. The Compliance Manager will identify actions to try and fix the complaint and strive to respond and resolve your complaint within twenty working days from the date they received notice of your complaint.
4. If your complaint is more complex than first thought, it may take longer than twenty working days to resolve. The Compliance Manager will let you know the expected time it will take to resolve your complaint and will provide you with regular updates.

The Compliance Manager's contact details are below should you wish to contact him directly:

**Name:** Brendon Batchelor

**Email:** [brendon@generalinsurance.nz](mailto:brendon@generalinsurance.nz)

**Mobile:** 027 554 4032

### Step Three

If the complaint remains unresolved, or you're not happy with the outcome you can refer the matter to Financial Services Complaints Ltd (FSCL).

General Insurance Ltd are members of this independent external dispute resolution scheme approved by the Ministry of Consumer Affairs. There is no cost to you to use their services.

There are various ways to contact them:

Post	PO Box 5967 Wellington 6140
Email	<a href="mailto:info@fscl.org.nz">info@fscl.org.nz</a> or <a href="mailto:complaints@fscl.org.nz">complaints@fscl.org.nz</a>
Phone	0800 347 257
Website	<a href="http://www.fscl.org.nz">www.fscl.org.nz</a>

You can download a Complaint Form from <https://www.fscl.org.nz/complaints/complaint-form> adviser at <http://www.fspr.govt.nz>