


CLIENT COMPLAINT GUIDE

We at Penberthy Insurance Limited see complaints as a way of understanding your requirements better and for us to improve on the services we deliver to you.


Every complaint is important to us and we review all complaints.

HOW TO MAKE A COMPLAINT

Please contact your Financial Adviser (Broker) or our office by telephone, email or in writing.

 By phone: 09 486 1175 or 0800 736 237

 By email: complaints@penberthy.co.nz – Attention: Monique Groenewald

 In writing: P O Box 33545, Takapuna, Auckland – Attention: Monique Groenewald

Your Financial Adviser will endeavour to resolve the complaint in its initial stages as the first point of contact.

WHAT HAPPENS IF MY FINANCIAL ADVISER (BROKER) CANNOT RESOLVE MY COMPLAINT?

Penberthy Insurance Limited provides product/service advice about Fire & General Insurance, Life & Medical Insurance and Mortgage Broking Services.

If your Financial Adviser is not able to resolve your complaint, it will be referred to the Complaints Manager – Monique Groenewald for an independent review in accordance with Penberthy Insurances Internal Complaint and Dispute Resolution Procedure. Our Complaints Manager will allocate the appropriate Manager to oversee your complaint.

Alternatively, you can contact the Complaints Manager – Monique Groenewald directly on 09 924 1771 or you can email details of your complaint to her in writing at complaints@penberthy.co.nz

INTERNAL COMPLAINT AND DISPUTE RESOLUTION PROCEDURES

When your complaint is referred to the Complaints Manager directly, it will be independently reviewed in accordance with our Internal Complaint and Dispute Resolution Procedures, as follows:

1. The Complaints Manager will acknowledge receipt of your complaint within two (2) working days.
2. The Complaints Manager will review the claim and allocate the appropriate Manager to thoroughly investigate your complaint. Penberthy takes all complaints very seriously and will ensure that all issues are considered carefully.

3. The Manager handling your complaint will keep you informed of progress if your complaint cannot be resolved within 10 days of acknowledging your complaint.
4. The Manager handling your complaint will identify actions to remedy the complaint, where possible, and endeavour to respond and resolve your complaint within a maximum of twenty (20) working days of the date of notification of your complaint.
5. If your complaint is complex and may take longer than twenty (20) working days to resolve, the Manager handling your complaint will advise you of the expected timeframe required to resolve your complaint and will keep you informed of the progress.
6. If your complaint remains unresolved, or if you are dissatisfied with our response to your complaint, you may refer the matter to the following resolution schemes:

Financial Services Complaints Limited ("FSCL") – A Financial Ombudsman Service



Website: www.fscl.org.nz



Email: complaints@fscl.org.nz



Phone: 0800 347 257



Postal: P O Box 5967, Lambton Quay, Wellington 6145

Penberthy Insurance is a member of this independent dispute resolution scheme approved by the Ministry of Consumer Affairs. Full details on how to access the FSCL scheme can be obtained on their website www.fscl.org.nz There is no cost to you to use their services.

OUR COMMITMENT

Penberthy Insurance is committed to:

- a. Providing an efficient, fair and accessible mechanism for the resolution of complaints.
- b. Increasing the level of client satisfaction by dealing with all complaints in an expedient and effective manner.
- c. Maintaining membership of and providing our clients with access to approved external dispute resolution schemes.

