



COMPLAINTS RESOLUTION

Your business is important to Cambridge Insurance Brokers (“we”, “us”, “our”). Resolving complaints as quickly as we can and clearing up any misunderstandings is an important part of a good business relationship with our clients. We have an internal complaints handling process in place to help resolve any complaints.

If you have a complaint about a product or any part of our service, we encourage you to discuss it directly with your broker. Alternatively you can contact our Complaints Officer at Dorothy@stib.co.nz.

We will do the following:

When you contact us initially to make a complaint, we will request information from you. This may include a request for you to complete a complaint form, which will give you the opportunity to explain your complaint and provide us with the information to begin a review and investigation of the matter.

We will provide an initial response to your complaint within two working days, and work with you to try and resolve the issue – usually most service issues and complaints are resolved within five (5) working days of learning of a complaint.

If after this time we cannot resolve the complaint with you, we will forward the complaint internally to the appropriate level of authority for review and resolution, and keep you informed of progress if your complaint cannot be resolved within 20 days of acknowledging your complaint.

If your complaint cannot be resolved to the satisfaction of both parties within 40 working days of your initial complaint to us, we will refer you to our dispute resolution scheme provider: Financial Services Complaints Limited (“FSCL”). FSCL has been approved by the Minister of Consumer Affairs to provide an external dispute resolution service to consumers with complaints about their financial service providers. This service will cost you nothing and will help us to resolve any issues.

The contact details for FSCL are:

Financial Services Complaints Limited
PO Box 5967, Wellington 6011
Ph: 0800 347 257
Email: complaints@fscl.org.nz
Website: www.fscl.org.nz

Please note that before FSCL can begin to consider your complaint, we must have been provided with the opportunity to resolve the complaint directly with you – we trust that we will be able to do this to everyone’s satisfaction as quickly as possible.