

Our Complaints Policy

We value complaints.

We strive to provide a quality service to our clients and operate in a way that does not lead to complaints. However, we have a complaints policy and an internal complaints process to ensure that any complaints, if they arise, will be handled promptly and effectively. We are committed to providing and continually improving a high-quality service to our clients. We see complaints as an important part of our client feedback and business improvement process.

What is a complaint?

A complaint is *“An expression of dissatisfaction made to an organisation, related to its product or service, or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected. A complaint includes a complaint about a failure to provide a service or give advice”*.

All staff are responsible for identifying and responding to complaints in the first instance and directing clients to our internal complaints process if the complaint cannot be resolved.

We record all complaints in our complaint register so that we can learn from these client experiences and improve our business.

Our commitment to you

We will:

- deal with complaints in a fair and transparent manner.
- treat complaints with priority and give a timely response.
- be fair and act with integrity.
- take a genuine, fresh look at the issues raised and not be defensive.
- try to see things from the client's perspective, to understand and address the view that they hold.
- acknowledge our mistakes and put them right if we can.
- manage complaints using a defined and agreed process.
- make sure clients know how our complaints process works, are clear which stage of it they have reached and what will happen next.
- train our staff to apply the policy and processes for complaints resolution.

Client Complaint Process

Do you have a complaint?

We aim to provide you with the highest quality service and support. But if you do have a complaint or encounter a problem, please let us know as soon as you can. Our complaints process aims to address your concerns.

Step 1 – Let's sort it out!

Discuss your complaint with the person you've been dealing with and try to resolve it promptly. Call us, email us or come and see us.

Theo Simeonidis:	027 248 9320 or theo@uprotectnz.com
Cristina Simeonidis:	021 868 280 or cristina@uprotectnz.com
Address:	391 Millwater Parkway, Silverdale 0932

Step 2 – Review

If your complaint is not resolved by Step 1, you can call, email or arrange to see Theo Simeonidis (Director) complete a [Feedback Form](#), which details your concerns. Theo Simeonidis will look into your complaint and give you a written response.

Step 3 – Referral to a free, independent dispute resolution service.

UProtectNZ Insurance Services Limited is a participant of the Insurance & Financial Services Ombudsman Scheme ("IFSO Scheme"). If we can't resolve your complaint after going through our complaints process, you can refer your complaint to the Insurance & Financial Services Ombudsman Dispute Resolution Scheme. This is a free, independent dispute resolution service which will consider your complaint and, either reach an agreed outcome, or make a decision.

Full details are available at:

Insurance & Financial Services Ombudsman
PO Box 10-845, Wellington 6143
Telephone: 0800 888 202 or (04) 499 7612
Fax: (04) 499 7614 Email: info@ifso.nz
<https://www.ifso.nz/>
<https://www.ifso.nz/make-a-complaint>

Internal Complaints Process

This process is designed primarily for internal use within a business, with our client-facing complaints process. Our client-facing complaints process will be made available to all clients on the CONTACT US page of our web site at <https://www.uprotectnz.com/financial-adviser-silverdale/>, as an inclusion in any report providing client advice or on request via email.

We have a 3-step complaints process:

Step 1 – Complaint

- Every expression of dissatisfaction made to UProtectNZ Insurance Services Limited (“UProtectNZ”) or to a person engaged by UProtectNZ, relating to our financial advice service, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected is treated as a **Complaint**. This includes a complaint about a failure to provide a service or give advice.
- All complaints will be logged in the complaints register.
- We will resolve the complaint as soon as we can (often immediately if it can be resolved by providing an explanation or information).
- If the client complaint is not resolved and the client wishes to continue, then the client will be informed about Steps 2 and 3 of our complaints process, in writing.

Step 2 – client complaints

- The Step 2 complaint will be acknowledged by telephone and in writing (by letter or email as is appropriate) as soon as we can.
- All Step 2 complaints will be referred to the alternate Director of UProtectNZ (either Theo or Cristina, as the case may be), as part of our internal complaints process. This is to ensure that the complaint is reviewed from a fresh perspective.
- We will investigate the complaint, obtaining any relevant information required and reconsider the complaint based on its merits. We will respond to the client in writing (“the response”) as soon as we can.
- If the client does not accept our decision and provides new information or issues, then the alternate Director (either Theo or Cristina, as the case may be), will conduct a further review to determine if the new information or issues affect the response. The relevant alternate Director will then write the client a second response (“the second response”) as soon as he/she can.

Step 3 – final decision and referral to IFSO Scheme

- If the client does not accept the Step 2 complaint response or the second response and wishes to pursue the complaint, then we will review the response (and/or second response) again as the last stage in our complaints process.
- If the response remains unchanged, we will advise the client that we have reached the end of our internal complaints process by notifying them of “deadlock” (“the final response”). That means if they want to pursue the complaint, the client can make a complaint to the IFSO Scheme.

Complaints Register

- All client complaints will be recorded in the complaints register. This will include the date of the complaint, the actions taken to resolve the complaint and the dates of these actions.
- The complaints register will be reviewed regularly to identify any improvements we can make to the services and/or information we offer clients.