

## Complaints Procedure

### Our commitment to you

At Sunderland Marine each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. We aim to always provide you with a high standard of service but if you have any comments, queries or complaints about our service please do not hesitate to contact us. Your feedback will help us to ensure that we constantly improve the service we provide to you and all our policyholders.

1. We will acknowledge your complaint within five working days of receipt of your complaint and provide you with the name and contact details of the person dealing with the matter.
2. We will investigate your complaint and endeavour to send a final response to you within 20 working days of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update and explanation with the likely timescales for completing the outstanding enquiries. We will endeavour to send a final response to you within 40 days of receipt of your complaint.
3. If more than three months from the date of your complaint has passed and you have not received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to Financial Services Complaints Limited (FSCL) – a financial ombudsman service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you and they can be contacted at the following address:

Financial Services Complaints Limited (FSCL)  
PO Box 5967  
Wellington 6140

You can find out more at [www.fscl.org.nz](http://www.fscl.org.nz), call them on 0800 347 257 or contact them by email to [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz) or through the website's online complaint form.

You must refer your complaint to the Financial Ombudsman Service within two months of the date of the final response or the day which falls 40 days from the date of your complaint (whichever is sooner).