



COMPLAINTS HANDLING POLICY

Hurford Parker Complaints Process

HURFORD PARKER INSURANCE BROKERS LIMITED is committed to providing a quality service to all Clients to achieve good customer outcomes, which include client satisfaction. Feedback from clients, including complaints is considered an important part of client satisfaction.

A complaint relating to a financial advice service is an expression of dissatisfaction made to the Financial Advice Provider or person engaged by HURFORD PARKER INSURANCE BROKERS LIMITED, about a product, service or failure to provide a service or advice. Dissatisfaction becomes a complaint when the client requires an action to be taken.

HURFORD PARKER INSURANCE BROKERS LIMITED is committed to resolving complaints received, and recognises the right of complainants to be dealt with fairly, timely and in a transparent manner.

This Internal Complaints process includes information about complaints handling process and how to access our external dispute resolution scheme. The Internal Complaints process is made available to the public via the HURFORD PARKER INSURANCE BROKERS LIMITED website.

All staff are aware of their obligations under this policy and in all cases, complaints will be dealt with by management in conjunction with the company compliance officer.

When a complaint is received

HURFORD PARKER INSURANCE BROKERS LIMITED approach all complaints with an open mind, listen and treat each complainant as an individual and with courtesy and respect.

Informal conciliation should be considered to resolve the matter. Responding appropriately to an informal expression of dissatisfaction can prevent the matter becoming a formal complaint.

If the complaint is unresolved after two business days or the client is unsatisfied with the action taken or considers the complaint unresolved, the complaint becomes a formal complaint.

Internal Complaints disclosure information relates to the HURFORD PARKER INSURANCE BROKERS LIMITED internal and external complaints handling process, including details of the relevant approved dispute resolution scheme.

Personal information is handled in a manner consistent with the New Zealand Privacy Act 2020 and HURFORD PARKER INSURANCE BROKERS LIMITED Privacy Policy. This means maintaining confidentiality of personal information of the complainant. The complaint and any information related to it is kept confidential, except with the consent of the complainant.

Hurford Parker Complaints Response Procedure

In all cases complaints will be dealt with by management.

In the event of a complaint, we will respond in the manner set out in following table:

Step	Who	Timeframe
Complaint received (verbal, email, written)	Any Hurford Parker employee	
Advise management and Compliance Officer that a complaint has been received	Staff member concerned	Immediately
Promptly contact the Client and acknowledge the complaint. Provide them with the Internal Complaints Procedure if they have not consulted this already	Staff member concerned	Within 2 days
Attempt to resolve the client's concern.	Staff member concerned	Immediately
Complete a Complaints Form and note the basis of the complaint and action that was taken.	Staff member concerned	Immediately
Investigation		
If the complaint concerns privacy, notify the Privacy Officer (if they are not also the Client Complaints Officer).	Staff member concerned	Immediately
If the complaint relates to a matter that may involve negligence, notify the manager responsible for handling professional indemnity matters about the complaint.	Management/Compliance Officer	Within 24 hours of initial complaint
Contact the client to obtain further information about the complaint and inform the client about the options available to them.	Management/Compliance Officer	Within 24 hours of initial complaint
If problem resolved, confirm with the client in writing of the decision, remedies and resolution as soon as practicable after deciding the outcome. The final response must be sent to the complainant within 40 days from the date the complaint was received. It should be sent no later than 5 business days after the outcome is approved by the Complaints Manager.	Management/Compliance Officer	No more than 4 weeks after initial complaint
If the problem cannot be resolved: Advise the client of the reasons for the outcome; Advise the client of the next course of action available to them which is to take the complaint to an external dispute resolution scheme, Financial Services Complaints Limited (FSCL).	Management/Compliance Officer	No more than 4 weeks of initial complaint

Respond to the Client Complaints Officer's requests for information.	All managers contacted by the Client Complaints Officer	Within 3 working days
Review		
Management and Compliance Officer to review the complaints and evaluate the data gathered in the complaints process. This will help HURFORD PARKER INSURANCE BROKERS LIMITED determine the cause/s of complaint and whether remedial action is required.	Management/Compliance Officer	As soon as practicable
The Management must give a written summary of the Complaint to the Compliance Officer. This will be reviewed by the HURFORD PARKER INSURANCE BROKERS LIMITED Board of Directors.	Management	As soon as practicable
This summary should highlight any areas of concern or repetitive nature. The summary serves as a monitoring tool for conduct and effectiveness of HURFORD PARKER INSURANCE BROKERS LIMITED complaints-handling procedures and identify trends which can indicate that improvements are required. Staff training will be held.	Management/Compliance Officer	As soon as practicable

Complaints Recording

All complaints received are recorded on the company complaints register and all related email correspondence is stored in the company management servers.

If the complaint process and recording identifies the need for any operational or procedural changes or additional staff training then these actions will be taken and communicated to all employees as appropriate.

Disputes Resolution

In the event that we cannot agree how to resolve the matter, you can register your complaint with Financial Services Complaints Ltd (FSCL), to whom we subscribe. There is no cost to you for this service and you may write to them at PO Box 5967, Lambton Quay, Wellington 6145 or telephone them on 0800 347 257.