



# Citadel Insurance

Insure  
Protect  
Prosper

## Complaints Handling Policy

### *What is a complaint?*

Citadel 2024 Ltd FSP1007340, its Authorised Bodies under its license and/or any of the financial advisers engaged by the Authorised Bodies are together known as **Citadel Insurance**. We understand a complaint to be 'an expression of dissatisfaction' whether written or verbal, about the financial advice, service, or conduct of Citadel Insurance.

This dissatisfaction could be in relation to the advice or service provided by Citadel Insurance, it may be about the service we provided by one of the general insurance providers you have financial products with, or it could be about premiums or declined claims. We take all complaints seriously and actively work to resolve these complaints to your satisfaction. All complaints are referred to and are managed by the Director working alongside Citadel Insurance's Complaints Officer.

### *Process*

All complaints are acknowledged within 2 working days of receipt. Where a complaint is acknowledged by phone it will always be followed up with an email, so you are clear on what the next steps or actions are, and there are clear records evidencing the complaints handling process and actions.

The complaint is then documented in the internal complaints register, irrespective of whether the complaint will be escalated to the external disputes resolution scheme (EDRS). Citadel Insurance's EDRS is Financial Services Complaints Ltd (FSCL). FSCL is an approved independent dispute resolution scheme which handles complaints against financial service providers, including insurance brokers. FSCL is free to consumers and its decisions are binding on us (but not on you). Further information about FSCL is available from [www.fscl.org.nz](http://www.fscl.org.nz). You may contact FSCL directly on [0800 347 257](tel:0800347257). You can contact FSCL at any time, including before internal resolution is complete.

Should a complaint not be satisfactorily resolved within 2 working days, you will be provided with additional disclosure information. This includes FSCL's contact details, confirmation that FSCL is free to use, and your right to escalate. This will be emailed to you to ensure there is an appropriate record of the information being provided.

Where a complaint has been resolved, a record of the agreed resolution will be sent to you, and the complaints register updated. This will also happen if no further action is required.

### *Escalation*

Where a complaint cannot be resolved within 2 working days, we will work with you regarding the resolution. It may be that the resolution will take more time than 2 working days to resolve (e.g. if further information is required), but you are satisfied with the proposed resolution and will not escalate it to the EDRS.

Where a complaint could result in going to the EDRS, and/or result in a Professional Indemnity claim, then the relevant organisations will be notified. All information relevant to the claim, including any documentation related to initial and ongoing advice will be made available for review.

Where a claim could get escalated, a new file will be made in the Citadel Insurance business information folder, and all information relevant to the complaint will be retained in there, for easy access should these records need to be provided for review.

We may also work with an external compliance consultant to ensure appropriate resolution steps, disclosure of information requirements and escalation processes are followed and fully documented.

**Citadel Insurance**

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