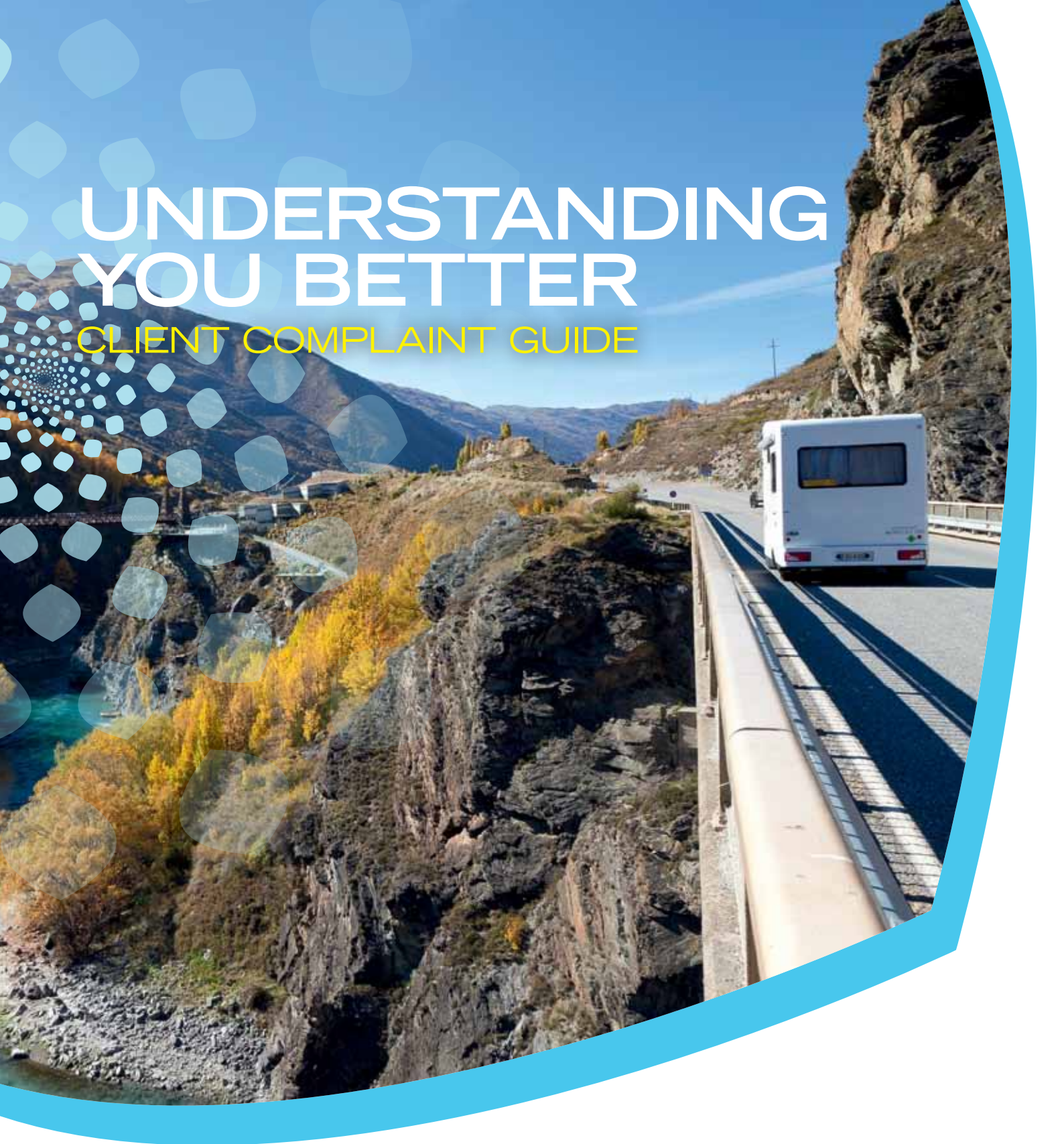


UNDERSTANDING YOU BETTER

CLIENT COMPLAINT GUIDE



Covi
INSURANCE

The Covi team sees complaints as a means to understand your requirements better and to improve the service we deliver to you.

Understanding you better

We are always open to receiving complaints from our clients and appreciate the time taken to notify us of your concerns.

Some complaints may require no action but every complaint is important and we review all complaints regularly to establish where there are opportunities to make your experience with us that much better in the future.

Improving our service

When action is required the following will help you understand the steps that will be followed when a complaint is made.

Covi will record your complaint

- If you make a complaint by email or telephone we will request information from you.
- You may be asked to complete a Complaint Form. This will ensure you are given the opportunity to fully explain your complaint. It also means we have the information required to review and investigate your complaint.
- All complaints will be recorded.

Covi will acknowledge your complaint

We know that making a complaint involves some inconvenience and possibly, expense. You are looking for a resolution and we will keep you informed of progress.

We will respond to your complaint within three working days.

It may be that we cannot resolve the issue within three working days. In this case we will acknowledge that your complaint has been received and is being reviewed.

Covi will investigate and review your complaint

When we are investigating and reviewing your complaint we will:

- be fair
- strive to understand both sides of the story
- keep a record of all meetings, conversations and findings
- forward the complaint to the appropriate level of authority for resolution
- keep you informed of progress if your complaint cannot be resolved within 10 days of acknowledging your complaint
- ensure resolutions are consistent with company policy and company values

Covi will propose a resolution to your complaint

We will respond with a resolution to your complaint within 20 working days or less.

We will check any necessary action has been carried out and that you are satisfied with the resolution.

Third party involvement

If an issue cannot be resolved satisfactorily we will refer you to disputes resolution scheme provider, Financial Services Complaints Ltd (FSCL). Please refer to the website www.fscl.org.nz for additional information on the services that they offer.

Before FSCL can consider your complaint Covi must have been given the opportunity to resolve the complaint with you directly.

Our Company

Covi Insurance is a specialist motor home and caravan insurance provider.

It's the only insurance we offer, so our staff have specialist knowledge of this market and provide a wealth of experience and security to our clients.

The New Zealand Motorcaravan Association (NZMCA) recommends Covi Insurance and we work closely with them.

For more information about the features and benefits of Covi insurance visit www.covi.co.nz.

Complaint form

Thank you for taking the time to lodge a complaint. Please complete this form fully so that we may resolve your complaint as quickly and fairly as possible. Please return this form to info@covi.co.nz or PO Box 62608, Greenlane, Auckland 1546.

YOUR DETAILS

Complainant(s) (If complainant is not the policyholder, please explain relationship)

CLIENT DETAILS

Company name (If applicable)

Title: Mrs/Ms/Miss/Mr

Surname

First name

Street address

Postal address

Home telephone

Work telephone

Mobile telephone

Fax

Email address

POLICY DETAILS

(If available and/or relevant)

Insurance company name

Policy No

Type of policy

Expiry date of policy

Amount in dispute

COMPLAINT

What is your complaint? (Please provide us with any documentation/correspondence related to the complaint)

If not stated above what do you think should be done to resolve the matter

Have you referred your dispute to any other organisation for resolution? E.g. IBANZ – If Yes, please give details Y N

Is this the first time you have made this complaint? If, no please give details Y N

PRIVACY ACT 1993

The personal information supplied by you to Covi Insurance, or obtained about you by Covi, will be used only for the investigation of your complaint or, at the conclusion of the investigation, for reference purposes with Covi.

To enable the investigation of your complaint, personal information about you may be disclosed to the insurance company, or to a third party, unless you advise Covi that you wish specific information not to be disclosed.

You have the right to request access to and correction of any personal information held by Covi. You are entitled to be supplied, on request, with details of any agencies to which Covi has disclosed personal information about you.

Failure to supply any personal information requested by Covi may affect the ability of Covi to consider and investigate your complaint.

I/We accept that my/our complaint will be investigated in accordance with the provisions of the Privacy Act 1993

SIGNATURE/CLIENT(S)

DATE

SIGNATURE/COMPLAINT(S) (IF NOT THE CLIENT)

DATE