



## Complaints Policy

RU Covered is committed to providing its customers with excellent service, quality advice and products.

If you are unhappy with the service, advice or product provided by RU Covered, you can make a complaint by sending an email to [info@rucovered.co.nz](mailto:info@rucovered.co.nz) in the first instance to lodge the complaint.

If I receive a complaint, I am obliged to consider it following the Wealthpoint complaints process; this includes:

- Letting you know how we intend to resolve the complaint. We may contact you to obtain further information about your complaint.
- Aiming to resolve complaints within 10 working days of receiving them. If that is not possible, we will contact you within that time to let you know we need more time to consider your complaint.
- Contacting you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If your complaint cannot be resolved, or you aren't satisfied with the way proposed to do so, you can contact the Insurance & Financial Services Ombudsman (IFSO). IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if your complaint has not been resolved to your satisfaction. You can contact IFSO by emailing [info@ifso.nz](mailto:info@ifso.nz) or by calling 0800 888 202 you can also write to them at Insurance & Financial Services Ombudsman Scheme, PO Box 10-845, Wellington 6143, NEW ZEALAND