

Managing Client Complaints About Asteron Life



Guidance for our Advisers



What is a client complaint?

A complaint is defined by Asteron Life as:

'Verbal or written advice that a client is dissatisfied with Asteron Life's products or services, or the complaints handling process itself, and they (the client) expect something to be done about it.'



How should I deal with a complaint about Asteron Life?

- **Listen to the client:** To understand the nature of the complaint, to gather all the relevant details and to help provide a solution.
- **Resolve if possible:** Wherever possible complaints should be resolved immediately with the client at the time the complaint is made.
- **Report it:** If a client's complaint cannot be resolved immediately, then the complaint should be referred to Asteron Life within two business days of the complaint being made by the client.



Who should I notify?

- All complaints need to be notified to Asteron Life through the normal channels (e.g. via your Asteron Life Business Development Manager).
- Resolved complaints must still be notified to Asteron Life within five business days.
- Unresolved complaints should be notified to Asteron Life within two business days of the complaint being made by the client. Asteron Life have committed to acknowledging client complaints within five business days.



What else should I do?

- If a client is experiencing vulnerability and requires additional support, please let us know.
- Please ensure you handle personal information in accordance with the provisions of the Privacy Act and any agreements you have with Asteron Life.



Where can I get more information?

- Alternatively, a client can contact Asteron Life directly with their complaint via our website www.asteronlife.co.nz/contact/complaints-process or by phone (0800 737 101).
- Please contact your regular Asteron Life Business Development Manager for questions or queries about managing client complaints.

