

Customer Satisfaction and Complaint Procedures

How to Resolve a Complaint

Chartis Insurance Company of Canada (the “Company”) takes pride in providing exemplary service to our policyholders. This quality service earns and maintains the trust and loyalty of our customers. In the unlikely event that you are not satisfied with our service, please follow these procedures. These procedures apply to complaints about the Company’s products, services and virtually all aspects of its business practices. Complaints made in accordance with these procedures will be handled promptly and efficiently.

Contacting Your Broker or Agent

If you have a complaint, you should first contact your broker or agent who is able to provide you with professional advice. The Company deals with you through third parties, including brokers and agents, in the course of our business. Your broker or agent works for you and can advocate on your behalf to obtain a solution which may be acceptable to you. Your broker or agent may be able to resolve your complaint, or, if necessary, provide you with contact information for the appropriate business unit of the Company.

Contacting the Company

If, having talked to your broker or agent, you still wish to have the Company review your complaint, please follow the steps below.

Step 1: Contact the Appropriate Business Unit

You should contact the appropriate business unit of the Company, verbally or in writing. If you know the name of the representative of the relevant business unit, please contact that person directly. If you are unsure of who to contact, your broker or agent may provide you with the general contact information of the appropriate business unit.

Step 2: Contact the Business Unit’s Senior Management

If the business unit representative is unable to resolve your concern, you may request that the complaint be escalated to senior management of the business unit for their attention and further efforts to resolve the complaint.

Step 3: Contact the Ombudsman

If a complaint remains unresolved after Steps 1 and 2 have been taken, you may choose to put your complaint in writing (email, fax or letter) to the Ombudsman at the following address:

Ombudsman
Chartis Insurance Company of Canada
145 Wellington Street West
Toronto, Ontario, M5J 1H8
Toll-free: 1-800-387-4481
Facsimile: (416) 596-3006

The Ombudsman has a mandate and duty to carry out a fair and independent review of the complaint and provide recommendations as to its resolution. The Ombudsman shall investigate the complaint and, within 10 business days of receipt of the written complaint, prepare and send you a written response addressing your concern, or explaining that more time is necessary and why.

Step 4: External Independent Review of the Complaint

If, after the Ombudsman has provided a written response, you still require further review of your complaint, you may choose to have the complaint reviewed by the General Insurance OmbudService (GIO). The GIO is a Canada-wide external independent body that can assist consumers with most disputes involving complaints about property, automobile or business insurance that consumers have been unable to resolve with their insurer. Please visit www.giocanada.org for additional information or call toll free, 1-877-225-0446, or write to the GIO at 10 Milner Business Court, Suite 701 Toronto ON M1B 3C6.

You may also contact the insurance regulatory body in the province where you reside. The regulators' links can be accessed through the GIO website.

Additional Information

If you have a complaint regarding these Complaint Procedures or a consumer provision, you may raise these concerns with The Financial Consumer Agency of Canada ("FCAC"). The FCAC is a Canada-wide independent government body that regulates consumer provisions relating to financial services, including insurance. The FCAC can provide you with tips on how to make a complaint but it does not get involved in the resolution of individual disputes.

You can learn more about the FCAC by visiting www.fcac-acfc.gc.ca. You can also call toll-free for service in English 1-866-461-FCAC (3222) or write to the FCAC at 427 Laurier Avenue West, 6th Floor Ottawa ON K1R 1B9.