

Complaint Procedure

Accelerant Insurance Company of Canada (**AICC**) is committed to delivering consistent and reliable levels of customer service, to acting with integrity, due skill, care and diligence, to being open and honest in its communications and to handling complaints and concerns fairly and promptly.

This Complaint Procedure has been established to address a concern or complaint a consumer may have with an insurance product and/or other service provided by a third party on behalf of AICC.

Complaint Definition

A complaint is defined as the expression of at least one of the following:

- A reproach in connection with providing, or failing to provide, AICC's products or services, including but not limited to, unfair business practices, conduct in violation of applicable law or regulation, or unethical conduct
- The identification of actual or potential harm that a consumer has experienced or may experience.
- A request for a remedial action.

The initial expression of dissatisfaction by a consumer, whether in writing or otherwise, will not be considered a complaint where the issue is settled in the ordinary course of business.

Where a consumer makes a complaint that is handled and examined by the Ombudsman and/or other independent body (please refer to **Step 3** for details), the complaint should be documented, and a complaint file created. The complaint file should contain the original complaint, the outcome of the complaint examination process and the final response - in the form of a final position letter - provided to the complainant.

In order to resolve any concerns or complaints efficiently and effectively and in a timely manner, the following escalation process - outlined below - should be followed.

Step 1: Initial Contact with Broker, Agent, or Claims Adjuster/Claims Representative

Consumers are encouraged to try and resolve any concern or complaint they may have through their broker, agent or the claim adjuster/claim representative handling their claim. Should the consumer's concern or complaint not be resolved to their satisfaction, and should they wish to escalate the matter further, they should first ask to speak with a manager at the broker, agent or claims adjuster/claims representative

If the consumer's concern or complaint remains unresolved they should be advised of the process set out at Step 2.

Step 2: Contact the AICC Complaint Liaison Office

The AICC Complaint Liaison Office can be contacted by:

Mail or courier: 34 King Street East, Suite 1200
Toronto, Ontario, M5C 2X8, Canada

Email: ca.contact@accelins.com

Phone: 1 (866) 479-2813

In order to review and assess a concern or complaint as efficiently as possible, the consumer should provide the following information:

- Policy number;
- Claim number (if applicable);
- Full contact details (including name, address and telephone number); and
- Description of the concern or complaint, including the results of the attempt to resolve the matter in accordance with the process outlined at Step 1.

AICC will acknowledge a concern or complaint within ten (10) working days of receiving it and will seek to resolve a concern or complaint within thirty (30) days of receiving all of the information necessary to properly review the substance of the concern or complaint.

Following receipt of all the required information, a final position letter will be issued to the consumer in which AICC will set out the findings of its review and the reasons for its decision.

If, after AICC’s Complaint Liaison Office has issued its final position letter, the consumer remains dissatisfied with the decision, they may choose to escalate their complaint or concern by obtaining external/independent assistance from one or more of the organizations outlined in **Step 3**.

Step 3: External/Independent Assistance

General Insurance OmbudService

Should the consumer wish to pursue the matter further, they may contact the General Insurance OmbudService (**GIO**), which helps resolve disputes involving home, automobile, and business insurance-related concerns or complaints in Canada (including consumers in Quebec).

The GIO is an independent dispute resolution service and there is no charge for their services. The GIO will determine if the consumer’s concern or complaint falls within their mandate. The GIO can be contacted by:

Mail or courier: 4711 Yonge Street, 10th Floor
Toronto, Ontario M2N 6K8

Email: info@giocanada.org

Toll free phone: 1-877-225-0446

Fax: 416-299-4261

And also via their website at: www.giocanada.org

AICC’s Complaint Liaison Office will work with the GIO and any applicable provincial and/or federal regulators in order to resolve a concern or complaint as effectively as possible. The GIO may make non-binding recommendations to resolve a dispute.

Financial Consumer Agency of Canada

If a consumer’s complaint relates to one or more of the Consumer Provisions under the Complaint Information (Canadian Insurance Companies) Regulations annexed to the Insurance Companies Act, they can contact the Financial Consumer Agency of Canada (**FCAC**).

The FCAC is responsible for protecting the rights and interests of consumers of financial products

and services, including those provided by insurance companies, by investigating complaints about financial institutions that relate to possible breaches of market conduct regulations. These can be a breach of law, regulation, code of conduct or public commitment. The FCAC does not resolve individual disputes and does not provide redress or compensation. AICC has filed its Complaint Procedure with the FCAC.

The FCAC can be contacted by:

Mail or courier: 427 Laurier Avenue West, 6th Floor
Ottawa, Ontario K1R 1B9

Phone (for service in English): 1-866-461-FCAC (3222)

Phone (for service in French): 1-866-461-ACFC (2232)

Phone (for service outside Canada): 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

And via Video Relay Service: FCAC welcomes Video Relay Service Calls (**VRS**)

l'Autorité des marchés financiers

Consumers located in Quebec may request that their complaint be referred to the l'Autorité des marchés financiers (**AMF**), the body mandated by the Government of Quebec to regulate Quebec's financial markets and assist consumers of financial products and services.

The AMF can be contacted by:

Mail or courier: 800 Rue du Square-Victoria 22e étage
Montréal, QC H4Z 1A1

Email: information@lautorite.qc.ca

Phone (Quebec City): 418-525-0337
514-395-0337
1-877-525-0337

And via their website at: www.lautorite.qc.ca