

# Consumer Complaint Process



Combined Insurance Company of America (“Combined Insurance”) is committed to providing high quality service and products to assist Canadians with their supplemental insurance protection needs. If you have any questions or concerns about the company’s products, services or representatives, we would appreciate you letting us know and giving us the opportunity to address your concerns. At Combined Insurance, we take any complaint seriously and promise to resolve your complaint in a timely and professional manner. Retaining your confidence and loyalty is key to us.

The resolution process of your complaint has 4 levels:

- Level 1 – Let Us Know
- Level 2 – Talk to Management
- Level 3 – Contact Combined Insurance’s Chief Complaint Officer
- Level 4 – Review by an External Organization

## Level 1 - Let Us Know

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If you have a complaint, you should first contact a Customer Service Representative at 1 888 234-4466 between 8 a.m. and 7 p.m. Eastern time, Monday through Friday. Most situations can be resolved quickly and easily by speaking with a Customer Service Representative. Or, you may communicate with the company in writing at

Combined Insurance Company of America  
P.O. Box 3720, MIP  
Markham, Ontario L3R 0X5  
Attention: Customer Service

You may also send your complaint through our website at [www.combined.ca](http://www.combined.ca) or by fax at 905 305-8600.

If an agreement cannot be reached within the agreed timeframe, you should proceed to Level 2 of the complaints process.

## Level 2 - Talk to Management

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If you are dissatisfied with the response at Level 1, you can ask to speak with a manager in the department involved. A manager or another senior person directed by management will review your complaint and provide you with a response.

If an agreement cannot be reached within a timeframe acceptable to you after management review, you should proceed to Level 3 of the complaints process.

### **Level 3 – Contact Combined Insurance’s Chief Complaint Officer**

If you have gone through the first two levels and remain dissatisfied, you can contact the Chief Complaint Officer. This individual has been specifically appointed to provide an impartial review for unresolved complaints. Please send your request in writing to:

Combined Insurance Company of America  
P.O. Box 3720, MIP  
Markham, Ontario L3R 0X5  
Attention: Chief Complaint Officer

The Chief Complaint Officer is an employee of Combined Insurance with the responsibility to assist you with the complaint process and to act as an independent internal mediator. The Chief Complaint Officer will make sure the complaint process has been followed and that your complaint has been fairly considered.

### **Level 4 – Review by External Organization**

If you remain unsatisfied with how your complaint was handled, external recourse is available to you, through various consumer organizations:

The **OmbudService for Life & Health Insurance** (OLHI) is part of *The Financial Services OmbudsNetwork* (FSON), which is a national industry-based dispute resolution system for consumers of financial services. The OLHI deals with concerns about life and health insurance products and services that have not been resolved through the company’s dispute resolution system.

<b>Telephone numbers:</b>	
<b>English</b> 1 888 295-8112 <i>In Toronto call</i> 416 777-9002	<b>French</b> 1 866 582-2088 <i>In Montreal call</i> 514 282-2088
<b>Website:</b> <a href="http://www.olhi.ca">www.olhi.ca</a>	<a href="http://www.oapcanada.ca">www.oapcanada.ca</a>
<b>Mailing address:</b>	
<b>Toronto</b> 401 Bay Street P.O. Box 7 Toronto, ON M5H 2Y4	<b>Montreal</b> 2001, rue University 17 <sup>e</sup> étage Montreal, QC H3A 2A6

**In Quebec** – The regulation of life insurance companies in Quebec is administered by the **Autorité des marchés financiers** (Autorité). Quebec consumers may ask the Chief Complaint Officer to transfer their file to the Autorité at any time if they are not satisfied with the process.

<b>Toll-free telephone number:</b> 1 877-525-0337	
<b>In Quebec City</b> 418 525-0337 <b>Fax:</b> 418 525-9512	<b>In Montreal</b> 514 395-0337 <b>Fax:</b> 514 873-3090
<b>Website:</b> <a href="http://www.lautorite.qc.ca">www.lautorite.qc.ca</a>	
<b>Mailing address:</b>	
<b>Quebec City</b> Place de la Cité, tour Cominar 2640, boulevard Laurier, bureau 400 Québec, QC G1V 5C1	<b>Montreal</b> 800, square Victoria, 22 <sup>e</sup> étage C.P. 246, tour de la Bourse Montreal, QC H4Z 1G3

The ***Financial Consumer Agency of Canada*** (FCAC) provides consumers with accurate and objective information about financial products and services and informs Canadians of their rights and responsibilities when dealing with financial institutions. The FCAC also ensures compliance with federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies.

For more information, please contact the FCAC:

<b>Toll-free telephone numbers:</b>	
<b>For services in English</b> 1 866 461-FCAC (3222)	<b>For services in French</b> 1 866 461- ACFC (2232)
<b>Toll-free Fax:</b> 1 866 814-2224	<b>Website:</b> <a href="http://www.fcac-acfc.qc.ca">www.fcac-acfc.qc.ca</a>
<b>Mailing address:</b>	
Financial Consumer Agency of Canada 6th floor, Enterprise Building 427 Laurier Avenue West, Ottawa, ON K1R 1B9	