

Our commitment to consumers

The General Insurance OmbudService treats all consumers from every province and territory with fairness, impartiality and integrity. We cultivate an environment characterized by the highest ethical standards and consistently adhere to the following principles:

Accessibility – Providing convenient ease of contact for consumers to express and pursue their concerns. Consumers wishing to access our services may contact GIO in a variety of ways, including our National toll-free telephone number 1-877-225-0446, mail, electronic mail, facsimile, and through this web site. We service consumers across all provinces and territories and our Consumer Service Officers will assist them in either English or French.

Timeliness – Responding promptly to consumer inquiries and complaints. In the case of fax or e-mail messages, we strive to get back to the complainant within one business day. In most cases, our telephones are answered directly. When that is not possible, we will respond to messages within one business day. For all situations, GIO will strive to keep the consumer informed at all times of the status of their concern.

Courtesy – Always treating consumers with respect, civility and politeness.

Clarity – Using simple, easy-to-understand language in all our communications, delivered in the consumer's choice of English or French.

Accuracy – Always providing consumers with information that is accurate. If we don't fully understand any aspect of the issue, we will ask the appropriate party for clarification.

Fairness & Impartiality – Approaching every interaction with integrity and objectivity, dealing with each case on the basis of due diligence and factual information. To see GIO's complete Fairness Standard, [click here](#).

Consistency – Treating similar cases in a similar fashion. We learn from each experience and use that knowledge to refine and enhance the perspective we can bring to recurring issues.

Knowledge – Demonstrating an understanding of the product and providing accurate information and guidance on the complaint resolution protocol.

Privacy/Confidentiality – Ensuring that personal/proprietary information is kept absolutely private and confidential. Our employees are bound by rigorous confidentiality standards and agreements as defined in our privacy policy.

Independence & Objectivity – Ensuring that GIO is independent and separate from government and industry, with its own Board of Directors, whose members represent a range of professional backgrounds, the majority coming from outside the insurance industry.