

## When a dispute arises



### Step One: **Contact GIO**

1. You submit a complaint through our website, email, telephone, mail, or fax.
2. A Consumer Service Officer (CSO) will work with you to find a solution and obtain a Final Position Letter from your insurer if you don't already have one.



### Step Two: **Informal Conciliation**

1. Once we receive a copy of your insurer's Final Position Letter and a signed Registration Form, your CSO will conduct a preliminary investigation of your complaint.
2. Where possible, they will try to help you come to a resolution with your member company.
3. If a resolution is not possible, your complaint may be eligible for mediation.



### Step Three: **Mediation**

1. If your complaint is eligible for mediation, your CSO will help you select a mediator.
2. The mediator will facilitate a two-hour session between you and a representative of your insurance company.



### Step Four: **Senior Adjudication**

1. If an agreement isn't reached at mediation, your complaint may be eligible for Senior Adjudication.
2. The Senior Adjudication Officer will review the complaint and deliver a report with a non-binding recommendation(s).

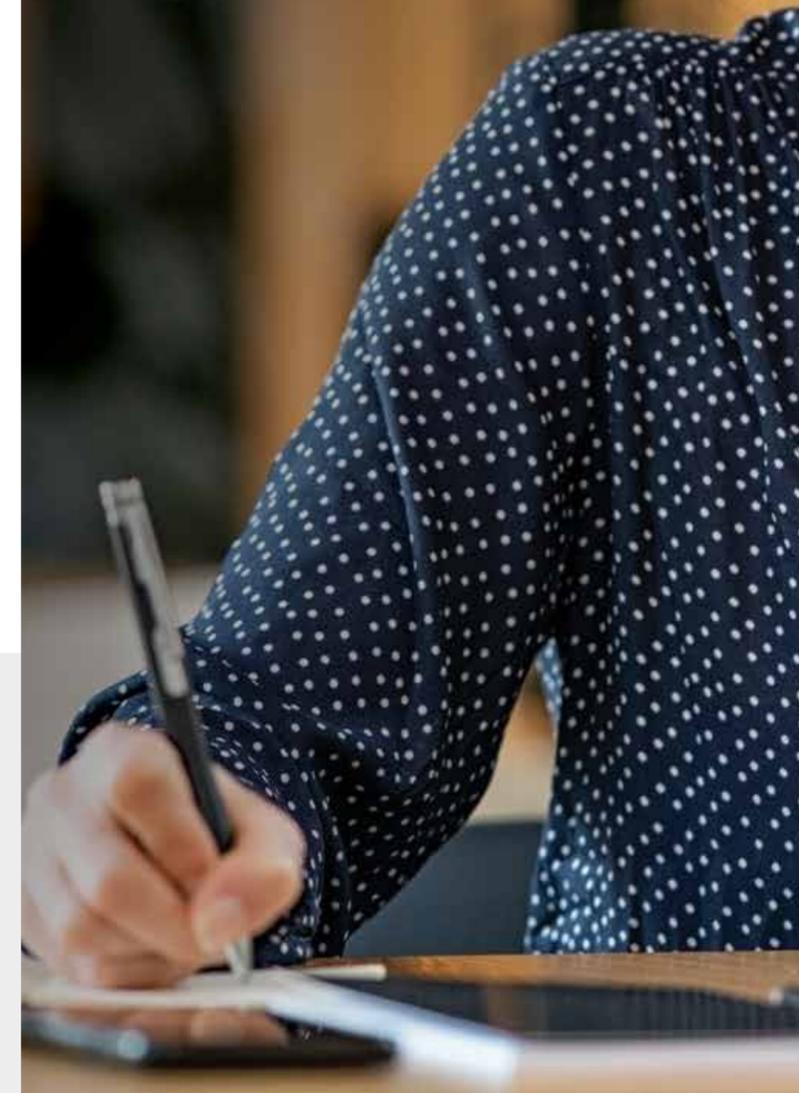


### Get in touch

To learn more and submit a complaint, visit [giocanada.org](https://giocanada.org).



# General Insurance OmbudService





“ This is the most professional and surprising experience I have had. Keep up the excellent work! ”

**Who are we?**  
GIO helps resolve disputes between consumers and their home, auto or business insurance companies. GIO's Consumer Service Officers (CSO) provide consumers with free, independent and impartial help to resolve their disputes.

**What GIO is unable to help with**

There are certain types of concerns that GIO does not have the jurisdiction to help with. Some of these include:

1. The pricing/cost of insurance; and
2. The availability of insurance



**What does it cost?**

All of GIO's services are free of charge to any home, auto or business insurance policy holder of one of our member companies. We offer services in both English and French, anywhere across Canada.



**Who can use GIO?**

Anyone with home, auto or business insurance with a GIO member company can use our services.

- Some types of concerns that GIO helps with include:
- Claims
  - Interpretation of policy coverage
  - Policy processing and handling



“ Thank you for taking the time to speak with me and for giving me a few ideas for avenues to approach the situation that I hadn't thought of; it was extremely helpful ”