

Complaint resolution process

At Europ Assistance S.A. Canada Branch ("Europ Assistance Canada"), customer satisfaction is important, and it is our responsibility to respond to complaints promptly, accurately and within a timely manner. We will provide our customers with accessible means with which to communicate their complaint and will employ our best efforts to respond and resolve where possible. All complaints and personal information collected, whether written or oral, must be handled in a professional, and confidential manner. Europ Assistance Canada is committed to providing high quality service and products to protect Canadians when they are travelling. If customers have any questions or concerns about our products, services, or representatives, we want to make sure that these concerns are handled fairly and efficiently.

To resolve a complaint, please follow the steps below:

1. Contact a Europ Assistance Canada representative about your complaint.
2. Escalate your complaint to Europ Assistance Canada branch management.
3. Review of your complaint by an External Organization.

Contact a Europ Assistance Canada Representative

We strive to offer you the highest level of service. If you have a complaint, the first step is to contact a Europ Assistance Canada representative. If a broker was involved in placing your coverage, you may wish to involve your broker at this time as well. However, you may contact a Europ Assistance Canada representative by mail or by e-mail at the following address:

PO Box 20030
RPO Bay Adelaide
Toronto, ON, M5H 0A1
Canada
Email: ecanadacomplaints@europ-assistance.ca

We will acknowledge receipt of your complaint within 3 business days unless we can directly provide an answer. We commit to provide a final written answer within 30 days of receiving your complaint.

Escalate to Europ Assistance Canada Branch Management

If your complaint remains unresolved after contacting a Europ Assistance Canada representative and your broker (as applicable), you may request that your complaint be escalated to Europ Assistance Canada's branch management. A manager or another senior person directed by management will review your complaint and discuss it with you further.

External Recourse Option

If, after contacting a Europ Assistance Canada Representative and escalating your complaint to Europ Assistance Canada's branch management, you continue to remain dissatisfied and wish to pursue your complaint, external recourse is available to you, through various consumer organizations:

For provinces and territories other than Quebec and Saskatchewan

1. OmbudService of Life & Health Insurance (OLHI)

OLHI deals with concerns about life and health insurance products and services that have not been resolved through the insurer's dispute resolution system.

Complaints may be logged online. You can reach OLHI via this link: <https://olhi.ca/complaints/submit-a-complaint/>

Or by contacting OLHI at:
OmbudService for Life & Health Insurance (OLHI)
401 Bay Street, Suite 1507 P.O. Box 7
Toronto, Ontario M5H 2Y4

Phone 1-888-295-811 or <http://www.olhi.ca>

OLHI may take on your case if, after receiving the insurer's final response, you would like to pursue the matter further, or if you have not received a final response in 90 days.

2. General Insurance Ombudservice (GIO)

Any home, car or business insurance policy holder who has a concern, problem or dispute with a GIO member company can use our service.

Complaints may be logged online. You can reach GIO via this link: <https://giportal.powerappsportals.com/submit-a-complaint/>

Or by contacting GIO at:

4711 Yonge Street, 10th Floor, Toronto, ON M2N 6K8
Toll Free: 1.877.225.0446 | Fax 416-299-4261
info@giocanada.org

For residents of Quebec

The regulation of insurance companies in Quebec is administered by the Autorité des marchés financiers (AMF). Customers have the right to ask, in writing, that a copy of the complaint file be forwarded to the AMF. Following the transfer, the AMF will examine the file and, if deemed appropriate, may offer dispute resolution services. You can reach the AMF by calling toll-free 1-877-525-0337 or, in Quebec City, at 418-525-0337, in Montreal at 514-395-0337 or <http://www.lautorite.qc.ca>

For residents of Saskatchewan

Customers who reside in Saskatchewan may submit their complaint to the Superintendent of Insurance. For complaint inquiries or more information, customers need to contact:

Superintendent of Insurance
Insurance and Real Estate Division Financial and Consumer Affairs Authority
601-1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2
Phone 306-787-6700 or <http://www.fcaa.gov.sk.ca>

For privacy related issues

The Office of the Privacy Commissioner of Canada oversees compliance with Federal privacy legislation, including personal information handling practices and the *Personal Information Protection and Electronic Documents Act* (PIPEDA). If the client is not satisfied with Europ Assistance Canada's response to the concerns raised, the client may file a formal privacy complaint with the Office of the Privacy Commissioner of Canada at:

Office of the Privacy Commissioner of Canada
30 Victoria Street, Gatineau, Québec
K1A 1H3

Toll-free: 1-800-282-1376
Phone: 819-994-5444
Fax: 819-994-5424
Website: <https://www.priv.gc.ca/en/>