SOMPO

SOMPO JAPAN INSURANCE INC. (CANADA BRANCH)
COMPLAINT PROCEDURE

Sompo Japan Insurance Inc. (Canada Branch) has a simple complaint procedure. If you have any complaints or concerns regarding our products, services, or conduct, please let us know. We are committed to addressing your issues with professionalism, fairness, and promptness.

Step 1. Let Us Know
Most complaints can be resolved quickly by speaking with the appropriate Sompo business person. If you have a broker representing you, consider involving them for additional assistance. If your concern was not handled to your satisfaction, ask to speak with a manager in that department.

Step 2. Contact our Complaints Officer
If a resolution is not reached, please send a written request with the details of your complaint to:

Melanie C. Hoad - VP, Head of Legal and Compliance, Canada
Suite 3100,199 Bay Street
Commerce Court, P.O. Box 254
Toronto, ON M5L 1E9
M: 1-437-696-8793
mhoad@sompo-intl.com

Please provide details, such as, your name, contact numbers, email address, policy number, specific nature of your complaint and supporting documents. You may also want to include the steps you have taken to date to resolve your concerns.

The Complaints Officer is an employee of Sompo who will conduct a thorough review of your complaint.

The Complaints Officer will acknowledge receipt of your complaint within 2 business days and provide a timeline for review and response, typically within 30 days. If we are unable to address your complaint within this timeframe, we will inform you of the reasons for the delay and provide an updated timeline for when you can expect a response.

Step 3. Review by an External Organization
If after you contact the Complaints Officer, your complaint has not been resolved to your satisfaction, a “final position” letter will be provided upon request. The following organizations can also provide you with information or assistance:

General Insurance OmbudService (GIO)
4711 Yonge Street
10th Floor
Toronto, Ontario, Canada M2N 6K8
Website: https://www.giocanada.org/
Toll Free Telephone: 1-877-225-0446

The GIO is an independent organization that assists in the resolution of conflicts between consumers and property & casualty insurers. The dispute resolution process is cost-free, independent, and impartial.

Financial Consumer Agency of Canada (FCAC)
Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario, Canada K1R 1B9
Website: https://www.fcac-acfc.gc.ca
Toll Free Telephone inquiries:
1-866-461-3222 (English)
1-866-461-2232 (French)

The FCAC is an independent government body with enforcement powers to ensure that financial institutions comply with consumer provisions of the various federal legislation relating to financial services.

Autorité des marchés financiers
(the "AMF")
Place de la Cite, tour Cominar
2640, boulevard Laurier, bureau
400
Quebec, Quebec G1V 5C1

800, square Victoria, 22e etage
C.P. 246, tour de la Bourse
Montreal, Quebec H4Z 1G3

Website: https://lautorite.qc.ca/en/general-public/assistance-and-complaints

Toll Free Telephone: 1-877-525-0337

If you are a Quebec consumer, you may ask the Complaints Officer to transfer your file to the AMF at any time if you are not satisfied with the outcome of the Complaints Officer's examination of the complaint.