

Customer Satisfaction and Complaint Handling

What can I do if I'm not satisfied with the service or product? What can I do if I would like to file a complaint?

Combined has a simple process to file a complaint. Most concerns can be resolved quickly by communicating with your agent or customer service representative.

Step 1 – Agent or Customer Service Representative

Please contact your agent to express your dissatisfaction with regards to a service or product. You can also contact a Customer Service Representative at 1-888-234-4466 between 8 a.m. – 7 p.m. EST, Monday through Friday to express your dissatisfaction. You can also send your written complaints to:

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

Step 2 – Supervisor

Please speak with the Supervisor of the department if your complaint is not resolved to your satisfaction.

Step 3 – Chief Complaint Officer

For further complaint consideration, you can send a written request to the Chief Complaint Officer. This person examines the complaints and proposes equitable solutions. Please send the written request to:

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

Step 4 – External Resources

If all of the previous steps have failed and you are not satisfied with our complaint resolution, you can contact the following associations for further assistance:

OmbudService for Life & Health Insurance (OLHI)

The OmbudService for Life & Health Insurance (OLHI) is an independent service that assists consumers with concerns and complaints about life and health insurance products and services.

OLHI Website: www.olhi.ca

English Toll free telephone: 1-888-295-8112
Toronto: (416) 777-9002

French Toll free telephone: 1-866-582-2088
Montreal: (514) 282-2088

Financial Consumer Agency of Canada (FCAC)

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. 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 FCAC:

FCAC Website: www.fcac-acfc.gc.ca

English Toll free telephone: 1-866-461-3222
French Toll free telephone: 1-866-461-2232

Financial Consumer Agency of Canada
6th floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9

For complaints in Quebec

Autorité des marchés financiers (AMF)

The Autorité des marchés financiers (AMF) is the body mandated by the government of Québec to provide assistance to consumers of financial products and services.

AMF Website: www.lautorite.qc.ca

Toll free telephone: 1-866-526-0311
Montreal: (514) 395-0311
Quebec City: (418) 525-0311