



Combined Insurance Company of America Consumer Complaint Process

At Combined Insurance Company of America (“Combined Insurance”), complaint resolution is important. The company’s mission is to strive to respond to complaints promptly, accurately and with the utmost courtesy. Consumers shall be provided with accessible means with which to communicate their complaint and the company shall respond and resolve the complaint in accordance with the company’s policies and procedures. All complaints and personal information collected, whether written or oral, shall be handled in a timely, professional and confidential manner.

Combined Insurance is committed to providing high quality service and products to assist Canadians with their supplemental insurance protection needs. If consumers have any questions or concerns about the company’s products, services or representatives, these concerns shall be handled fairly and efficiently.

Combined Insurance has a simple complaint resolution process:

Let us Know

1. Please contact a Customer Service Representative at **1-888-234-4466** between 8 a.m. and 7 p.m. EST, Monday through Friday to express your dissatisfaction. Most situations can be resolved quickly and easily by speaking with a Customer Service Representative, however, should you wish to communicate with the company in writing, please send the complaint to the address below. You may also send the company your complaint through our website at www.combined.ca or by fax at (905) 305-8600.

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

Talk to Management

2. If your concern isn’t resolved to your satisfaction and you wish to express your complaint further, please ask to speak with a manager in that department.

Still Not Satisfied

3. To request additional consideration of your complaint, you may ask to have your complaint referred 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
P.O. Box 3720, MIP
Markham, Ontario L3R 0X5
Attention: Chief Complaint Officer

External Recourse

4. If after following the company’s complaint resolution process, you continue to remain dissatisfied and wish to pursue your complaint, external recourse is available to you, through various consumer organizations:

The **OmbudService for Life & Health Insurance (OLHI)** is part of *The Financial Services OmbudsNetwork (FSON)*, which is a national industry-based dispute resolution system for consumers of financial services. The OLHI deals with concerns about life and health insurance products and services that have not been resolved through the company's dispute resolution system.

Telephone numbers:

English

1-888-295-8112
In Toronto call
(416) 777-9002

French

1-866-582-2088
In Montreal call
(514) 282-2088

Website: www.olhi.ca

Mailing address:

Toronto

401 Bay Street
P.O. Box 7
Toronto, ON M5H 2Y4

Montreal

1001, boul. de Maisonneuve O.
Bureau 640
Montreal, QC H3A 3C8

In Quebec – The regulation of life insurance companies in Quebec is administered by the **Autorité des marchés financiers**. If you remain dissatisfied with the way in which your complaint has been handled, or with the results of the process, you may ask that your file be transferred to the Autorité.

Toll-free telephone number: 1-877-525-0337

In Quebec City: (418) 525-0337
Fax: (418) 525-9512

In Montreal: (514) 395-0337
Fax: (514) 873-3090

Website: www.lautorite.qc.ca

Mailing address:

Quebec City

Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Québec, QC G1V 5C1

Montreal

800, square Victoria, 22^e étage
C.P. 246, tour de la Bourse
Montreal, QC H4Z 1G3

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. The 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 the FCAC:

Toll-free telephone numbers:

For services in English:
For services in French:

1-866-461-FCAC (3222)
1-866-461-ACFC (2232)

Fax:

Toll-free: 1-866-814-2224

Website:

www.fcac-acfc.gc.ca

Mailing address:

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