

## Complaint Handling Policy

Petline Insurance Company is committed to providing our valued customers with exceptional customer service. There may, however, be situations that arise from time to time where you may feel you've been dealt with unfairly. Whatever the nature of your concern, we'll treat it professionally, openly and courteously. As a valued customer, this is what you expect, and deserve.

If you have a complaint about a Petline Insurance Company product or service, our Complaint Handling Policy will ensure your complaint is addressed quickly and fairly.

### Complaint Process

Step 1. Your concern can first be discussed with our Customer Care Centre. Open dialogue resolves most issues. Our experience shows that most concerns are dealt with at this level.

Step 2. If the Customer Care Centre's licensed insurance professionals are unable to assist you, ask to whom you can escalate your complaint. Dependent on the concern, you will be referred to a supervisor, service leader, or manager who will review your complaint with a fresh set of eyes. If the appropriate person is not available, our Customer Care representative will forward a message to the individual. You will be contacted within one to three business days.

Step 3. If the above escalation of your complaint does not resolve your concerns, you are welcome to contact our Customer Advocate. Please submit your complaint in writing with all supporting documentation.

The Customer Advocate will respond as soon as is reasonably possible by acknowledging receipt of the complaint, requesting any necessary documentation, and advising you once an investigation is underway. The Customer Advocate will thoroughly and objectively investigate your complaint. Petline Insurance Company commits to respond to all formal complaints within 30 days of receipt by the Customer Advocate *unless additional documentation is required*. If additional documentation is required, Petline Insurance Company will respond within 30 days of receiving all required documentation. A response with Petline Insurance Company's final position will be provided to you in writing.

If you are not satisfied with the final decision of the Customer Advocate and wish to pursue your complaint further, there is an independent industry mediator that you may contact. The contact information for the mediator will be provided in the final written response from the Customer Advocate.

### Contacting the Customer Advocate

By mail: Customer Advocate  
Petline Insurance Company  
300-600 Empress Street  
Winnipeg, MB R3G 0R5

Fax: 1-866-322-5246

Email: [customeradvocate@petlineinsurance.com](mailto:customeradvocate@petlineinsurance.com)

### Questions

If you have any questions about our Complaint Handling Policy or how to file a complaint, please contact the Customer Care Centre.

### Federal Consumer Provision Complaints

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws, including, complaint-handling procedures.

If you have a complaint about such a consumer provision, you can contact the FCAC:

In writing: Financial Consumer Agency of Canada  
427 Laurier Ave. West, 6<sup>th</sup> Floor  
Ottawa, ON K1R 1B9

On the web: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

Toll-Free: (866) 461-3222