

Canadian Farm Insurance Corp.

Complaint Handling Protocol

Your experience with Canadian Farm Insurance Corp. is important to us and we are committed to providing customers with exceptional service. If you have a question or concern, we want to work with you to find an answer and if you think we've gotten something wrong, please let us know by following the steps below. We promise to handle your questions and/or complaint in a professional and courteous manner.

How our complaint resolution process works:

Step 1 – Resolve the problem at the source

When you have a concern, we recommend that you start at the source. Speak to the agent, broker claims adjuster, or underwriter. These persons are insurance professionals who can provide you with insurance advice. They are often able to provide clarification prior to escalating your concerns to the General Manager/Company Ombudsman.

Step 2 – Contact the General Manager/Company Ombudsman

If your complaint is not resolved after completing Step 1, you can escalate the matter to the General Manager at Canadian Farm insurance Corp. Our General Manager acts as the Complaints Ombudsman for Canadian Farm Insurance Corp. Any complaint made to the Company's Ombudsman should be made in writing. Please include the following information when escalating your complaint:

- summary of your complaint;
- list of all unresolved concerns;
- the reason you feel your concerns have not been resolved at the source;
- any documentation/information that you would like to have reviewed; and
- what you would like to see happen (and your desired outcome).

The role of the General Manager/Company Ombudsman is to conduct an independent and impartial investigation of your complaint. The objective of this investigation is to examine whether your file was handled fairly and appropriately.

The General Manager/Company Ombudsman will work with you and your agent/broker, underwriter or claims adjuster to try and resolve your complaint in a fair and impartial manner.

For complaints that are not easily resolved or require a full investigation, the General Manager/Company Ombudsman will provide you with a formal written response. A written response is usually completed within 30 business days; however, depending on the complexity of the issues more time may be necessary to complete a thorough review of your file. You will be updated on the progress of your complaint if more time is required.

When the General Manager/Company Ombudsman has reviewed your complaint and provided you with a response, your file will be considered closed. Your file will not be reopened unless you can present new and relevant documentation or information for further consideration.

You may reach the General Manager/Company Ombudsman at:

Stan Shwetz, CIP
General Manager/Company Ombudsman
Canadian Farm Insurance Corp.
Suite 205, 101 Riel Drive
St. Albert, Alberta T8N 3X4
ombudsman@cdfarmins.com
(780) 447-3276

Step 3 – Contact the appropriate regulatory body

If you remain dissatisfied following the General Manager/Company Ombudsman's investigation, you can contact your provincial insurance regulator or the independent General Insurance OmbudService www.giocanada.org. The General Insurance OmbudService is an independent dispute resolution service available to any insurance policyholder in Canada. You can access their services by phone, mail, email, fax or through their website. There is no charge for their service.

You may reach the General Insurance OmbudService at:

General Insurance OmbudService
10 Milner Business Court, Suite 701
Toronto, Ontario
M1B 3C6
1-877-225-0446
www.giocanada.org