



Complaint Handling Protocol

Petline Insurance Company, a part of the Definity family of companies, 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 dissatisfied with our services or policy. 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 Protocol, supported by the **Corporate Complaint Handling Policy and Office of the Ombudsperson**, provides for your concerns to be addressed quickly and fairly.

Complaint Handling Process

Step 1: Contact the Customer Care Center

Most matters can be dealt with after a single phone or email contact to our Customer Care Center. We listen, and then make sure your issue is handled quickly and fairly. Our experience shows that most concerns are dealt with at this level.

Step 2: Escalate to a Leader

If your issue requires further investigation, your complaint can be escalated to a supervisor. You will be contacted by a leader within **one (1) to three (3)** business days. If your issue requires more time, you will get regular updates. So, you always know exactly what's going on.

Step 3: Contact the Ombudsperson

If your concern remains unresolved after following the above steps, it's time to contact our Ombudsperson directly. Our Ombudsperson can only review your complaint if you have attempted to resolve the matter with Petline directly.

You can contact our Ombudsperson by:

Phone: (519) 570-8215 or toll free 1 -800-265-9996 (ext. 48215)

Email: ombudsperson@petlineinsurance.com

Mail to: Petline Insurance Office of the Ombudsperson
111 Westmount Road South PO Box 2000
Waterloo ON N2J 4S4

Fax: (519) 772-0661



The Office of the Ombudsperson

The role of the Petline Ombudsperson is to review complaints carefully and objectively as a neutral third party, working with you and other departments to gather additional information to better understand your concerns. Their independent investigation will assess if fair practices and processes have been applied and determine what, if any, resolution we can offer.

Once they have completed a review of your complaint, you will receive an explanation of the final decision in writing, usually within 30 business days. If they're unable to meet that deadline, they will let you know why and when you can expect a response.

The goal of the Ombudsperson is to work with you to resolve your complaints in a fair and impartial manner; shed light on any misconceptions; help clarify final decisions made by the company; and, in the event of an error, help facilitate the correction with the necessary business teams. If a resolution is still not achieved, you will be provided a final position letter on behalf of the company which will include next steps to take in the complaint process.

Details to Include for the Ombudsperson

- The reason you feel your concerns have not been resolved after speaking with Petline
- Summary of your complaint
- Documentation or information that you would like the Ombudsperson to review
- List of unresolved concerns
- What you would like to see happen with your request (your desired outcome)

When the Ombudsperson Can't Help

- The availability of insurance coverage
- Dispute settlement procedures as required by law or designated authorities
- Matters that have been or are currently before the courts

Unresolved Complaints

If you are still dissatisfied after receiving the final position from Petline Insurance Company, you can pursue your complaint further with the appropriate regulatory and industry bodies:

General Insurance OmbudService (GIO): The General Insurance OmbudService (GIO) is a national independent dispute resolution service for Canadian consumers of insurance.
1-877-225-0446 | www.giocanada.org

Autorité des Marchés Financiers (AMF) : For issues in Quebec, the Autorité des Marchés Financiers (AMF) provides assistance to consumers of financial products and services.
1-877-525-0337 | www.lautorite.qc.ca

Financial Consumer Agency of Canada: The Financial Consumer Agency of Canada (FCAC) is an independent body working to protect consumers of financial products and services.
1-866-461-3222 | www.fcac-acfc.gc.ca