Summary of the Complaint Processing and Dispute Resolution Procedure at Petline

Petline Insurance Company (“Petline”, “we” or “us”), a part of the Definity family of companies, is committed to providing our valued customers with exceptional customer service.

There may, however, be situations where you are not satisfied with our services or products. We have created this Summary of the Complaint Processing and Dispute Resolution Procedure to set out the framework established by the Customer Dispute Resolution Office at Petline for managing complaints fairly and efficiently.

The Customer Dispute Resolution Office’s role is to analyze complaints in an impartial manner and take all relevant facts into account. Details on how the Customer Dispute Resolution Office handles complaints made about a Petline Insurance Company product or service can be found below.

If you are a customer located in Quebec, please see the Complaint Handling and Dispute Resolution Process in Quebec section below for details that apply to you.

Complaint Handling Process (other than Quebec)

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.

Phone: 1-800-581-0580
Email: info@petlineinsurance.com

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 1 to 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 Customer Dispute Resolution Office

Our Customer Dispute Resolution Office can review your complaint if you have attempted to resolve the matter with our Customer Care Center. If your concern remains unresolved after following the above steps, you may wish to submit a complaint to the Customer Dispute Resolution Office.

You may file a complaint with our Customer Dispute Resolution Office by mail or email at one of the following addresses:

Petline Customer Dispute Resolution Office
111 Westmount Road South, P.O. Box 2000
Waterloo (ON) N2J 4S4
cdro@petlineinsurance.com

If you’re unable to submit your complaint in writing, you can call the Customer Dispute Resolution Office at (519) 570-8215 or toll free at 1-844-766-6388.

Please describe your situation, explain why you remain unsatisfied after contacting our Customer Care Center, and outline the outcome you are seeking. Be sure to include all relevant documentation or information needed to review your complaint.

The following concerns will not be handled by the Customer Dispute Resolution Office:

- 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

What will happen next?

Once the Customer Dispute Resolution Office has completed a review of your complaint, you will receive an explanation of the final decision in writing, usually within 30 business days. If we are unable to meet that deadline, we will let you know why and when you can expect a response.

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.

You can also refer to the website of the regulatory authority or regulatory body for the province where you live. See “Other Recourses” below for more information.

Complaint Handling and Dispute Resolution Process in Quebec

Filing a complaint

What is a complaint?

When a customer expresses disapproval or dissatisfaction about the services or products we offer and wants us to take action to address the situation, we will treat the concern as a complaint. However, concerns related to a claim for indemnity or an insurance claim are not considered complaints until all review avenues available in the claims process have been exhausted.

If you file a complaint, we will do our best to understand what is important to you and respond to your expectations.

How to file a complaint

A complaint about our services or products can be filed in writing by contacting our Customer Dispute Resolution Office directly at one of the addresses below:

Petline Customer Dispute Resolution Office
111 Westmount Road South, P.O. Box 2000
Waterloo (ON) N2J 4S4
cdroqc@definity.com

A complaint can also be filed by completing the Complaint Form, made available by the Autorité des marchés financiers (the AMF).

For questions or concerns about how we process complaints, or for assistance with filing your complaint, you can contact us in writing or by calling us at 1-844-766-6388.

Steps in the Complaint Process

The complaint process starts after you file a complaint following the process described above. We aim to resolve each complaint as quickly as possible.

1. **We acknowledge receipt of your complaint**
   We will acknowledge receipt of your complaint in writing within 10 days of receiving it.

2. **We record details of the complaint**
   For every complaint received, we create a record where all documents and information required for processing the complaint are kept and maintained up to date.

3. **We analyze the complaint**
   We will review your complaint to make sure we understand the situation and the details provided. We may ask you for more information if required.

Where possible, we handle the complaint following our simplified process.

Your complaint may be handled through our simplified process. This process is for complaints that we can resolve to your satisfaction within 20 days. We consider a complaint resolved to your satisfaction when you accept our proposed solution or find that our explanations are sufficient to resolve your complaint.

Under the simplified process, your complaint may be handled verbally (e.g., phone call) or in writing. If we cannot propose a satisfactory solution or provide explanations that are sufficient to resolve your complaint under this process, we will notify you in writing.

In such case, your complaint will continue to be processed in accordance with the next steps in our complaint process detailed below.

4. We provide a written final response

In cases where your complaint is not resolved through our simplified process, we provide you with a written final response within 60 days. In our response, we will explain our review of your complaint and what led to our response, and where applicable, the proposed solution to your complaint.

We may require additional time

We may determine that your complaint is taking longer or is more complex to process, and that additional time is required for our analysis. If this is the case, you will be notified in writing of the extension, which will not exceed 30 days.

5. Assessment of the offer and resolution of the complaint

Once received, we encourage you to thoroughly review our response and assess our offer, where applicable. You should seek any advice needed to make an informed decision.

If we reach an agreement with you to resolve your complaint, we will give effect to the offer within 30 days of our agreement unless we agree upon a different time period with you when it is in your interest to do so.

Other Options Available in Quebec

If you are not satisfied with our response or processing of your complaint, you have the right to request that we submit your complaint record to the AMF. You may do so by completing a Form to Request the Transfer of a File to the AMF, and submitting your completed form to the Customer Dispute Resolution Office at the contact information listed above. Upon receipt of your request, we will transfer your complaint record to the AMF within 15 days.

Other Resources

If you are not satisfied after receiving the final letter from the Customer Dispute Resolution Office, you can seek the assistance of an independent dispute resolution service or regulator in the province where you live.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints. If you have a problem with a financial product or service, you may file a complaint with Petline Insurance Company**.**

If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body: **The General Insurance OmbudService (GIO)** 1-877-225-0446 **| https://www.giocanada.org**.

The General Insurance OmbudService (GIO) is a national independent dispute resolution service for Canadian consumers of insurance.

If you want to know your rights or need information about Petline Insurance Company's complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html

Phone:
For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit https://srvcanadavrs.ca/en/ to learn more.

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2