**Complaint Procedure**

Accelerant Insurance Company of Canada (AICC) is committed to delivering consistent and reliable levels of customer service, to acting with integrity, due care, skill, and diligence, to being open and honest in its communications and to handling complaints and concerns fairly and promptly.

This Complaint Procedure has been established to address a concern or complaint you may have with an insurance product and/or other service provided by a third party on behalf of AICC.

Complaint Definition

A complaint is defined as the expression of at least one of the following:

* A reproach in connection with providing, or failing to provide, AICC’s products or services, including but not limited to, unfair business practices, conduct in violation of applicable law or regulation, or unethical conduct.
* The identification of actual or potential harm that a consumer has experienced or may experience.
* A request for remedial action.

The initial expression of dissatisfaction by you, whether in writing or otherwise, will not be considered a complaint where the issue is settled in the ordinary course of business.

To resolve any concerns or complaints efficiently and effectively and in a timely manner, the following escalation process - outlined below - should be followed.

# Step 1: Initial Contact with Broker, Agent, or Claims Adjuster/Claims Representative

You are encouraged to try and resolve any concern or complaint you may have through the broker, agent or claim adjuster/claim representative handling your claim. Should your concern or complaint not be resolved to your satisfaction, and should you wish to escalate the matter further, you should first ask to speak with a manager at the broker, agent, or claims adjuster/claims representative level.

*If your concern or complaint remains unresolved you should be advised of the process set out at Step 2.*

# Step 2: Contact the AICC Complaint Liaison Office

The AICC Complaint Liaison Office can be contacted by:

Mail or courier:

34 King Street East, Suite 1200

Toronto, Ontario, Canada

M5C 2X8

Email: ca.contact@accelins.com

Phone: 1 (866) 479-2813

To review and assess a concern or complaint as efficiently as possible, you should provide the following information:

* Policy number.
* Claim number (if applicable)
* Full contact details (including name, address, and telephone number); and
* Description of your concern or complaint, including the results of the attempt to resolve the matter in accordance with the process outlined at Step 1.

AICC will acknowledge a concern or complaint within ten (10) working days of receiving it and will seek to resolve a concern or complaint within thirty (30) days of receiving all the information necessary to properly review the substance of the concern or complaint.

Following receipt of all the required information, a final position letter will be issued to you in which AICC will set out the findings of its review and the reasons for its decision.

If, after AICC’s Complaint Liaison Office has issued its final position letter, you remain dissatisfied with the decision, you may choose to escalate your complaint or concern by obtaining external/independent assistance from one or more of the organizations outlined in *Step 3*.

# Step 3: External/Independent Assistance

**General Insurance OmbudService**

Should you wish to pursue the matter further, you may contact the General Insurance OmbudService (GIO), which helps resolve disputes involving home, automobile, and business insurance-related concerns or complaints in Canada (including consumers in Quebec).

The GIO is an independent dispute resolution service and there is no charge for their services. The GIO will determine if the consumer’s concern or complaint falls within their mandate. The GIO can be contacted by:

Mail or courier: 4711 Yonge Street, 10th Floor.

 Toronto, Ontario M2N 6K8

Email info@giocanada.org

Toll free phone: 1-877-225-0446

Fax: 416-299-4261

Via their website at: [www.giocanada.org](http://www.giocanada.org)

AICC’s Complaint Liaison Office will work with the GIO and any applicable provincial and/or federal regulators to resolve a concern or complaint as effectively as possible. The GIO may make non-binding recommendations to resolve a dispute.

# Financial Consumer Agency of Canada

If your compliant relates to one or more of the Consumer Provisions under the Complaint Information (Canadian Insurance Companies) Regulations annexed to the Insurance Companies Act, you can contact the Financial Consumer Agency of Canada (FCAC).

The FCAC is responsible for protecting the rights and interests of consumers of financial products and services, including those provided by insurance companies, by investigating complaints about financial institutions that relate to possible breaches of market conduct regulations. These can be breaches of law, regulation, code of conduct or public commitment. The FCAC does not resolve individual disputes and does not provide redress or compensation. AICC has filed its Complaint Procedure with the FCAC.

The FCAC can be contacted by:

Mail or courier: 427 Laurier Avenue West, 5th Floor.

 Ottawa, Ontario K1R 1B9

Toll free telephone (for service in English): 1-866-461-FCAC (3222)

Toll free telephone (for service in French): 1-866-461-ACFC (2232)

Telephone (for service outside Canada): 613-960-4666

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

Via their website www.canada.ca/en/financial-consumer-agency

And via Video Relay Service: FCAC welcomes Video Relay Service Calls (VRS)

**l’Autorité des marches financiers**

Consumers in Quebec may request their complaint to be transferred to the Autorité des marchés financiers (AMF), the body mandated by the Government of Quebec to regulate Quebec’s financial markets and assist consumers of financial products and services.

The AMF can be contacted by:

Toll free telephone: 1-877-525-0337

Montreal

Mail or courier: 800, rue du Square-Victoria, bureau 2200

 Montréal, Québec, H3C 0B4

 Telephone : 514-395-0337

 Fax : 514-873-3090

Québec City

Mail or courier : Place de la Cite, tour Cominar

 2640, boulevard Laurier, bureau 400

Telephone: Quebec (Quebec) G1V 5C1

Phone (Montreal): Telephone 418-525-0337

Phone (Toll-Free): Fax: 418-525-9512

 Email: information@lautorite.qc.ca

 And via their website at: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)