

VERASSURE INSURANCE COMPANY

Customer Complaint Resolution

This procedure applies to Verassure Insurance Company

At Verassure, we are committed to resolving customer complaints quickly, efficiently and fairly.

If you have a complaint about Verassure, there are steps you can take to have your concerns addressed.

1. Contact a Verassure Representative

If you know the name of a Verassure representative, contact that person directly. If you are uncertain who to contact, then you may find general contact information for Verassure on this website under "Contact". Please have your policy or claim number available and be prepared to provide details of your complaint or concern. The Verassure representative will try to resolve the matter with you.

2. Contact Verassure's Office of the Ombudsman

If the Verassure representative is unable to resolve your complaint or concern to your satisfaction, you may contact Verassure's Office of the Ombudsman, which will review your complaint or concern to ensure it has been properly and fairly considered.

You may reach the Office of the Ombudsman at:

Office of the Ombudsman
Verassure Insurance Company
105 Adelaide Street West, 7th Floor
Toronto, Ontario M5H 1P9

Email: ombudsman@Verassure.ca

Telephone: 1-800-268-9680 ext. 4445

Fax: 416-350-4417

If you are in the province of Quebec, you may reach the Office of the Ombudsman at:

Office of the Ombudsman
Verassure Insurance Company
Bureau 400
1000 Rue de la Gauchetière Ouest
Montréal, QC H3B 4W5

Telephone: 1-800-361-2837

Fax: 514-284-8070

The Ombudsman's Office will acknowledge receipt of your complaint or concern within two business days, and provide you with a response immediately following the completion of its investigation.

Contact the General Insurance OmbudService

If Verassure's Office of the Ombudsman is unable to resolve your complaint or concern to your satisfaction, it will provide you with a final position letter explaining Verassure's position and advising you that you may escalate your complaint outside of Verassure to the General Insurance OmbudService ("GIO") for dispute resolution. The GIO is an independent organization that assists Canadian consumers with most disputes concerning their home, auto, or business insurance that they have been unable to resolve with their insurer. For more information about the GIO, visit their website at <http://www.giocanada.org/> or call toll free at the following numbers:

1(800) 565-7189 (Atlantic Provinces)

1(800)361-5131 (Quebec)

1(877)225-0446 (Ontario)

1(888)421-4212 (Western Canada & the Territories)

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada ("FCAC") is an independent government body responsible for supervising financial institutions to ensure they comply with federal consumer-oriented laws and regulations (called "consumer provisions"). If you have a complaint about an obligation of Northbridge Insurance under a consumer provision, you may contact the FCAC in writing at Financial Consumer Agency of Canada, 6th Floor Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario, K1R 1B9. For more information about the FCAC and consumer provisions, visit the FCAC's website at <http://www.fcac-acfc.gc.ca/>, or contact the FCAC at the following numbers:

1(866) 461-3222 (English)

1(866) 461-2232 (French)

(613) 941-1436 (Fax)