



HOW TO FILE A COMPLAINT

INTRODUCTION

First Canadian aims to take care of its customers. If you think we've gotten something wrong, please let us know by following the steps below. We promise to handle your complaint in a professional and courteous manner, guided by the following principles:

CULTURE. First Canadian welcomes your feedback as a way to make sure we take care of our customers. If we've dropped the ball, we'll put things right, and we'll make sure we do better next time.

ACCOUNTABILITY. We want to be open and honest when accounting for our decisions and actions.

PROCEDURE. We will investigate your complaint thoroughly and fairly according to the procedure set out in this document. Our decision will be based on the available facts and evidence, and it will be made objectively and fairly, without undue delay.

PUT IT RIGHT. Sometimes we get it wrong. When we do, we will take steps to put things right in a fair and proportionate manner. Sometimes we will owe you an apology. And sometimes we must change our procedures, improve employee training, or revise an earlier decision.

Please feel free to call us at any time. Most customers resolve their concerns this way. Please ask to speak directly with the Customer Service Representative handling your file.

PHONE: 1 800 561 3242

If you are dissatisfied with the response, please take the steps explained below.

STEP 1. WRITE US

If your concern has not been resolved with a phone call, please write a letter to us explaining your concern and how you would like us to resolve it. In order to help us address your concern quickly, please include any information and documentation you think is relevant. Our decision will be made based on the available facts and evidence.

WRITE: First Canadian Insurance Corporation
320 Sioux Road
Sherwood Park, AB T8A 3X6

ATTENTION: Complaints Administration

Your complaint will be forwarded to the appropriate manager, who will review the issue and respond promptly in writing.

If you are dissatisfied with the response, please take Step 2: Contact the Complaints Ombudsman.

STEP 2. CONTACT THE COMPLAINTS OMBUDSMAN

If your concern has not been resolved by writing us, please contact First Canadian's Complaints Ombudsman. The Complaints Ombudsman provides a fresh set of eyes to review your file, and will ensure every attempt has been made to reach a fair and equitable solution.

EMAIL: ombudsman@firstcanadian.ca

WRITE: First Canadian Insurance Corporation
320 Sioux Road
Sherwood Park, AB T8A 3X6

ATTENTION: Complaints Ombudsman

Please send your request in writing, explaining your concern, the history of your complaint, and how you would like us to resolve it. The Complaints Ombudsman will respond in writing within 30 days.

STEP 3. CONTACT THE APPROPRIATE EXTERNAL AGENCY

If you are not satisfied with our complaint resolution process, assistance and information is available through the national Ombudservice for life and health insurance companies.

WRITE: OmbudService for Life and Health Insurance (OLHI)
401 Bay Street, PO Box 7
Toronto, Ontario M5H 2Y4

WEBSITE: www.olhi.ca

PHONE: 1 888 295 8112

As a provincially licensed and regulated insurance company, we are subject to the Insurance Act and Regulations of each province and territory. Government regulatory bodies in each jurisdiction oversee the activities of insurance companies and provide assistance to consumers who may have inquiries or concerns.