

SUMMARY OF THE COMPLAINT HANDLING POLICY

**Desjardins General Insurance Inc.
Certas Direct Insurance Company
Certas Home and Auto Insurance Company
The Insurance Company of Prince Edward Island**

In collaboration with Desjardins General Insurance Inc. ("DGI"), Certas Direct Insurance Company, Certas Home and Auto Insurance Company ("CERTAS") and The Insurance Company of Prince Edward Island ("ICPEI"), the Complaint Handling Team ("**our team**") has established an effective, fair, and free framework for handling complaints. This framework meets with the quality standards set by regulations. More specifically, our team's role is to analyze complaints with impartiality and a comprehensive assessment of all the facts.

What is a complaint?

A complaint is a reproach or a dissatisfaction that meets one of the following three elements:

- a reproach against any of the above-mentioned entities or its representatives or employees.
- a potential or actual prejudice you have suffered or could have suffered.
- a request for corrective measure.

As part of our complaint handling process, only claims for financial prejudice can be considered. We do not process claims for non-monetary prejudice or punitive damages. Such matters fall under the jurisdiction of regulatory bodies or the courts.

This process may not apply if legal proceedings have been initiated or if the alleged facts have already been the subject of a judgment or settlement.

Before filing a complaint with the Complaint Handling Team

STEP 1 - Contact the Client Complaint Management Centre

In case of dissatisfaction with the service provided or recommended products, we invite you to first contact the Client Complaint Management Centre ("CCMC"), which will analyze your dissatisfaction and will attempt to resolve it. If it remains unresolved after their intervention, or if you have not received a response within 20 days, our team will take over the matter without any action required on your part.

STEP 2 - Handling by the Complaint Handling Team

Complaint Handling Process

1. An acknowledgement of receipt will be sent to you within twenty (20) calendar days of the start of Step 1.
2. Following the acknowledgement of receipt, a Compliance Advisor from our team will contact you as soon as possible.
3. The Compliance Advisor assigned to your complaint will review your file.
4. After reviewing your file, a final written response containing our observations and decision will be sent to you within sixty (60) calendar days of the start of Step 1.
5. If a settlement offer is accepted, you will be required to sign a release form to confirm acceptance of the settlement.
6. If you remain dissatisfied with the final response from our team, you may pursue one of the various recourses available to you, as outlined below.

Note: If you are sending supporting documents for your complaint by email, please encrypt your message and documents, or communicate any sensitive information by phone, fax or mail. You may also contact us to transmit the documents electronically through a secure channel.

Contact information for our team

Complaint Handling Team
100, rue des Commandeurs
Lévis (Québec) G6V 7N5
Phone: 1-888-556-7212
Fax: 418-835-2551
complaints@desjardins.com

STEP 3 - Recourses available to you

You may choose to use an independent dispute resolution service offered by a regulatory authority or a regulator organization with jurisdiction in **your province of residence** if you remain dissatisfied with the review of your file by our team or its result. Please note that filing your complaint does not interrupt the limitation period for any legal action you may take in the civil courts.

Across Canada:

- **General Insurance OmbudService**

The General Insurance OmbudService (GIO) offers a conciliation service between consumers and their insurers. We invite you to fill out the complaint form by visiting the website: <https://giocanada.org/gio-home/> or call 1 877 225-0446.

- **Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes trust and loan companies, for compliance with federal consumer protection laws.

Trust and loan companies are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible trust and loan company directly.

If you are not satisfied with how your complaint has been handled or 90 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: <https://www.obsi.ca/en/index.aspx>

If you want to know your rights or need information about the complaint-handling process of a trust and loan company, 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

You may also contact the following authorities or commissions:

- **If you reside in Québec**, the following recourses are available to you:

Autorité des marchés financiers

you can choose to use the independent dispute resolution service of *the Autorité des marchés financiers* (AMF). The AMF will examine your file upon request and, if the situation is appropriate, may offer a conciliation or mediation service to resolve the conflict. Upon receiving your written request, our team will send a copy of your complaint file to the AMF. You can also send your file directly by mail. For more information, please visit the website: www.lautorite.qc.ca or call 418-525-0337 or toll-free 1 877 525-0337.

Chambre de l'assurance de dommages

The Chambre de l'assurance de dommages (ChAD) is a self-regulatory body to which property and casualty insurance agents, brokers and adjusters belong. We invite you to fill out the request form by visiting the website: <https://chad.ca/> or call 1 800 361-7288.

It should be noted that filing a complaint with ChAD does not grant this organization the authority to order compensation to customers. If you are seeking compensation, you should consider contacting the previous organizations.

- **If you reside in Ontario**, you may choose to use the services of *the Financial Services Regulatory Authority of Ontario* which will review your file upon request. We invite you to fill out the complaint form by visiting the website : <https://www.fsrao.ca/submit-complaint-fsra> and follow the instructions to submit the form by mail or email: contactcentre@fsrao.ca or call 1 800 668-0128.
- **If you reside in Alberta**, you may visit the *Alberta Superintendent of Insurance* website : <https://www.alberta.ca/insurance-consumer-complaints> or call 780 643-2237.
- **If you reside in New Brunswick**, you may choose to use the services of *the Financial and Consumer Services Commission* which will review your file upon request. We invite you to fill out the complaint form by visiting the website: <https://fcnb.ca/en/online-services/submit-a-complaint> or call 1 866 933-2222.
- **If you reside in British Columbia**, you may choose to use the services of the *BC Financial Services Authority* which will review your file upon request. We invite you to fill out the complaint form by visiting the website: <https://www.bcfsa.ca/public-protection/report-concern/file-insurance-complaint> or call 604 398-5067.

- **If you reside in Manitoba**, you may choose to use the services of the Financial Institutions Regulation Branch of Manitoba which will review your file upon request. We invite you to fill out the complaint form by visiting the website: www.mbfinaancialinstitutions.ca and follow the instructions for submitting the form or call 204 945-2542.
- **If you reside in Nova Scotia**, you may choose to use the services of the Office of the Superintendent of Insurance, Nova Scotia Department of Finance and Treasury Board, Financial Institutions Division which will review your file upon request. We invite you to fill out the complaint form by visiting the website: <https://novascotia.ca/finance/en/home/insurance/superintendentofinsurance.aspx.html> and follow the instructions to submit the form or call 902 424-5613.
- **If you reside in Prince Edward Island**, you may choose to use the services of the Office of the Superintendent of Insurance of Prince Edward Island, Financial and Consumer Services Division which will review your file upon request. We invite you to fill out the complaint form by visiting the website: <https://www.princeedwardisland.ca/en/information/insurance-complaints-and-inquiries> and follow the instructions for submitting the form.
- **If you reside in Saskatchewan**, you may choose to use the services of the Insurance Councils of Saskatchewan, Superintendent of Insurance (Insurance and Real Estate Division Financial and Consumer Affairs Authority) which will review your file upon request. We invite you to fill out the complaint form by visiting the website: <https://www.skCouncil.sk.ca/consumer-information/making-a-complaint/> and follow the instructions to submit the form or call 306 787-6700.
- **If you reside in Newfoundland and Labrador, Yukon, Nunavut, or the Northwest Territories**, please contact our team or the SCAD at the contact information above for your recourses.

You should consider that there are prescribed time limits within which you are entitled to initiate civil proceedings. At any time, you may seek the assistance from a legal professional who can explain the options and recourses available to you. Once the applicable limitation period has expired, you may lose the right to exercise your recourses.