



Complaint Procedures

At Omega General Insurance Company (“Omega”), our commitment is to deliver consistent and reliable levels of customer service; act with integrity, due care and diligence; provide open and honest communication; and handle complaints fairly and promptly.

Our complaint handling process is established to address any concerns or complaints with any insurance products or other services provided by Omega. In order to effectively and efficiently resolve any concerns or complaints in a timely manner, an escalation process is outlined:

Step 1: Contact your Broker, Agent, or Claims Adjuster / Claims Representative

You are encouraged to try to resolve any concerns or complaint through your broker, agent or the 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 at the broker, agent, claims adjuster / claims representative level, please ask to speak with a manager.

If your concern or complaint is unresolved (at the broker, agent, claims adjuster / claims representative level), proceed to Step 2.

Step 2: Contact the Omega Complaint Liaison Office

34 King Street East, Suite 1200
Toronto, Ontario M5C 2X8
Tel: 416-361-1728
Fax: 416-361-6113
contactus@omegageneral.com

Information required to review your concern or complaint as efficiently as possible includes your policy number, claim number (if applicable), full name, address, telephone number and a description of your concern or complaint, including the results of the attempt to resolve the matter at the Step 1 stage identified above.

Our goals are to acknowledge your complaint within ten (10) working days of receiving it, and to resolve your complaint within 30 days of receiving all of the information necessary to properly review the issues.

Following receipt of all information, a final decision letter will be provided to you which will fully explain the results of our investigation and the reasons behind our final decision.

If, after Omega’s Complaint Liaison Office has issued its final decision letter, you are dissatisfied with the decision, you may choose to escalate the issue further by obtaining external / independent assistance from one or more of the organizations outlined in Step 3.

Step 3: External / Independent Assistance

General Insurance OmbudService (GIO)

If you wish to pursue the matter further, you may contact the GIO, which helps resolve disputes between insurance companies and their customers for home, automobile, and business insurance issues in Canada (including customers in Quebec). The GIO is an independent dispute resolution service and there is no charge for their services. The GIO will determine if your issue falls within their mandate. You can access the GIO by phone, email, fax or through their website.

Omega's Complaint Liaison Office will work with the GIO and any applicable provincial and federal regulators in order to resolve the issue as effectively as possible. The GIO may make non-binding recommendations to resolve your dispute. You may reach the GIO:

By mail or courier at: 4711 Yonge Street, 10th Floor
Toronto, ON, M2N 6K8

By email at: info@giocanada.org

By toll free telephone at: 1-877-225-0446

By fax at: 416-299-4261

Via their website at: www.giocanada.org

Financial Consumer Agency of Canada (FCAC)

If your complaint relates to one or more of the Consumer Provisions under the Insurance Act (Canada), you may contact the FCAC.

The FCAC is an independent government body that regulates consumer provisions relating to financial services, including insurance. Omega has filed its complaint procedure with the FCAC. You may reach the FCAC:

By mail or courier at: 427 Laurier Avenue West, 6th Floor
Ottawa ON K1R 1B9

By toll free telephone at: 1-866-461-FCAC (3222) for service in English

By toll free telephone at: 1-866-461-ACFC (2232) for service in French

By telephone at: 613-960-4666 for calls from outside Canada

By **teletypewriter (TTY)** at: 1-866-914-6097 / 613-947-7771

By fax at: 1-866-814-2224 / 613-941-1436

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

l'Autorité des marchés financiers

Quebec customers may ask for your file to be transferred to l'Autorité des marchés financiers (AMF) for further review. You may also reach l'Autorité des marchés financiers:

By mail or courier at: 800 Rue du Square-Victoria 22e étage
Montréal, QC H4Z 1A1

By email at: information@lautorite.qc.ca

By toll free telephone at: 1-877-525-0337

By telephone at: 514-395-0337 (Montréal)
418-525-0337 (Québec City)

By fax at: 514-873-3090 (Montréal)
418-525-9512 (Québec City)

Via their website at: www.lautorite.qc.ca