



ASSURANT®

## Assurant® Canada - Have a concern or a complaint?

### Your Concerns

How to have your concerns addressed

At Assurant Canada<sup>1</sup> we appreciate the opportunity to respond to our customers. Listening, understanding, and responding to our customer's concerns helps us improve our products and services. Our goal is to provide timely, complete, and comprehensive responses. Working as a team, we handle our customers' concerns with a consistent high standard of customer service, resolving most at the first point of contact.

### Step 1 - Let us Know

If you have a concern, please contact a Customer Service Associate by mail, phone, or fax. Our Customer Service Associates will work hard to resolve your concern to your satisfaction.

#### Credit Related Insurance and Warranties

Claims and Customer Service Department

a: P.O. Box 7000, Kingston, ON K7L 5V3

p: 1-800-361-5344 (Eng) or 1-800-661-5800 (Fr)

f: 1-800-645-9405

### Step 2 - Talk to Management

If you are not satisfied with the solution you receive from the Customer Service Associate in Step 1, the Customer Service Associate will offer to elevate your concern to one of our Managers, communicating the relevant details on your behalf. Alternatively, you may contact one of our Managers using the contact information noted above.

### Step 3 - Still Not Satisfied

If your concern remains unresolved after you have followed Steps 1 and 2, you may contact Assurant Canada's internal Complaints Liaison Officer (Ombudsperson). The Ombudsperson is dedicated to resolving disputes fairly and professionally. The Ombudsperson will review your particular situation and determine the appropriate next steps, directing it to the appropriate business area for investigation and response. You may contact the Ombudsperson in writing or by phone:

Attention: Ombudsperson, Assurant Canada

a: 5000 Yonge Street, Suite 2000, Toronto, ON M2N 7E9

p: 1-800-561-3232 ext 4666019

e: [Canada.ombudsperson@assurant.com](mailto:Canada.ombudsperson@assurant.com)

## **Step 4 - External Recourse**

If your concern has not been resolved to your satisfaction, you may have it reviewed by a third party.

*For life and health related issues:*

### **The Ombudservice for Life & Health Insurance (OLHI)**

a: 401 Bay Street, Suite 1507, P.O. Box 7, Toronto, ON M5H 2Y4  
p: 1-888-295-8112 (toll free); 416-777-9002 (Toronto); 514-282-2088 (Montreal)  
f: 416-777-9750  
w: [www.olhi.ca](http://www.olhi.ca)

*For property & casualty insurance related issues :*

### **General Insurance Ombudservice (GIO)**

a: 10 Milner Business Court, Suite 701,  
Toronto, Ontario M1B 3C6  
p: 1-877-225-0446 (toll free)  
f: 416-299-4261  
w: [www.giocanada.org](http://www.giocanada.org)

### **Quebec - Autorité des marchés financiers (AMF)**

a: Service du traitement des plaintes et de l'assistance  
800, square Victoria, 22<sup>e</sup> étage  
C.P. 246, tour de la Bourse  
Montréal (Québec) H4Z 1G3  
p: 1 877 525-0337 (toll free)  
f: 1 877 285-4378 (toll free)  
w: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

*For consumer provision complaints:*

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

a: Enterprise Building, 6th Floor , 427 Laurier Avenue West, Ottawa, ON K1R 1B9  
p: 1-866-461-3222  
w: [www.fcac.gc.ca](http://www.fcac.gc.ca)

*For warranty product related issues:*

### **Ministry of Consumer Affairs**

w: [http://www.consumerinformation.ca/eic/site/032.nsf/eng/h\\_01165.html](http://www.consumerinformation.ca/eic/site/032.nsf/eng/h_01165.html)

*For privacy related issues:*

**Office of the Privacy Commissioner of Canada (OPC)**

a: 30, Victoria Street, Gatineau, Gatineau, Quebec K1A 1H3

p: 1-800-282-1376

w: [www.privcom.gc.ca](http://www.privcom.gc.ca)

e: info@privcom.gc.ca

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<sup>1</sup> Assurant Services Canada Inc., American Bankers Life Assurance Company of Florida, and American Bankers Insurance Company of Florida, and their subsidiaries and affiliates, carry on business in Canada under the name of Assurant®.