

Complaint Handling Protocol

This Protocol sets forth the consumer complaint handling procedures for our Company. Bay of Quinte Mutual Insurance Co. endeavors to maintain the highest standards of service at all times.

STEP ONE: If your complaint is regarding your insurance policy, we first encourage you to contact your insurance Agent or Broker to address your questions or concerns. If you are not satisfied with the response of your Agent or Broker, then please ask to speak to his or her Manager.

If your complaint is regarding your claim, we first encourage you to contact your Claims Adjuster to address your questions or concern. If you are not satisfied with the response of your Claims Adjuster, then please ask to speak to our Claims Manager; Susanne Lyons at 1-800-267-2126.

Tips: To speed up the process, we recommend that you have all relevant information handy prior to contacting your Broker or Agent. The information needed includes:

- Details of your complaint, including your policy and/or claim numbers.
- Any supporting documents and important dates; and the names of any person(s) you have dealt with.

STEP TWO: If you feel your inquiry or concern is still not addressed then, you may submit a written complaint to our company's Ombudsman Liaison Representative; Jeffery Howell. You can contact Jeffery at:

Ombudsman Liaison Representative
Bay of Quinte Mutual Insurance Co.
Box 6050
Picton, Ontario, K0K 2T0
Toll Free: 1-800-267-2126
Fax: 1-613-476-7503.

The role of the Ombudsman Liaison Representative is to examine your file to determine if it was handled fairly and appropriately. We will contact you within fifteen business days of receiving your complaint to let you know we have received it and we will do our best to provide you with the results of the examination of your file. If the examination of your file takes longer than anticipated, a representative will keep in touch with you regularly to update you on the progress.

The Ombudsman Liaison Representative will not review any complaint that has not gone through step one. Any complaint made to the Ombudsman Liaison Representative must be made in writing.

STEP ONE

Contact your Agent, Broker or Claims Adjuster.

STEP TWO

If your concern remains unresolved after Step One, Contact Bay of Quinte Mutual Insurance Co.'s Ombudsman Liaison by submitting a written complaint.

(Please note that Ombudsman will not review any complaint until it has gone through step one first.)

STEP THREE

If you are dissatisfied with the final response of the Ombudsman Liaison, you may submit a written complaint to the Complaints and Risk Assessment Branch of the Financial Services Regulatory Authority of Ontario.

This Complaint Handling Protocol does not apply to any situation involving litigation against Bay of Quinte Mutual or when you have retained legal assistance. This Complaint Handling Protocol does not respond to circumstances if they lack substance, are part of a pattern of intention to harass or is otherwise an abuse of the complaint handling process.

Tips: Please include the following information:

- Summary of your complaint;
- List of all unresolved concerns;
- The reason why you feel your concerns have not been addressed in step one;
- Any documentation/information that you would like to have reviewed, including your policy and/or claim numbers; and
- What you would like to see happen (your desired outcome).

STEP THREE: If you feel that your complaint was not resolved by the Ombudsman Liaison Representative or you are not satisfied with the final decision, then you may have your complaint reviewed by the Complaints and Risk Assessment Branch of the Financial Services Regulatory Authority of Ontario. To obtain the services of the Complaints and Risk Assessment Branch, you must write a letter outlining the nature of the dispute as well as describe what you want Bay of Quinte Mutual Insurance Co. to agree to. Before mailing your letter, you must also enclose a copy of the letter from Bay of Quinte Mutual stating its final position. The letter to the Complaints and Risk Assessment Branch should be sent within six months from the date of Bay of Quinte Mutual's final position letter. Written complaints may be sent to:

Complaints and Risk Assessment Branch
Financial Services Regulatory Authority of Ontario
25 Sheppard Avenue, Suite 100
Toronto, Ontario M2N 6S6
416-250-7250
1-800-668-0128
contactcentre@fsrao.ca

Tips: If you are writing the Complaints and Risk Assessment Branch on behalf of a friend or a relative, you should include a note signed by the person for whom you are acting, stating that the person is authorizing you to do so. In some instances, when it is not possible to obtain such authorization, an explanation explaining the circumstances is required in writing.