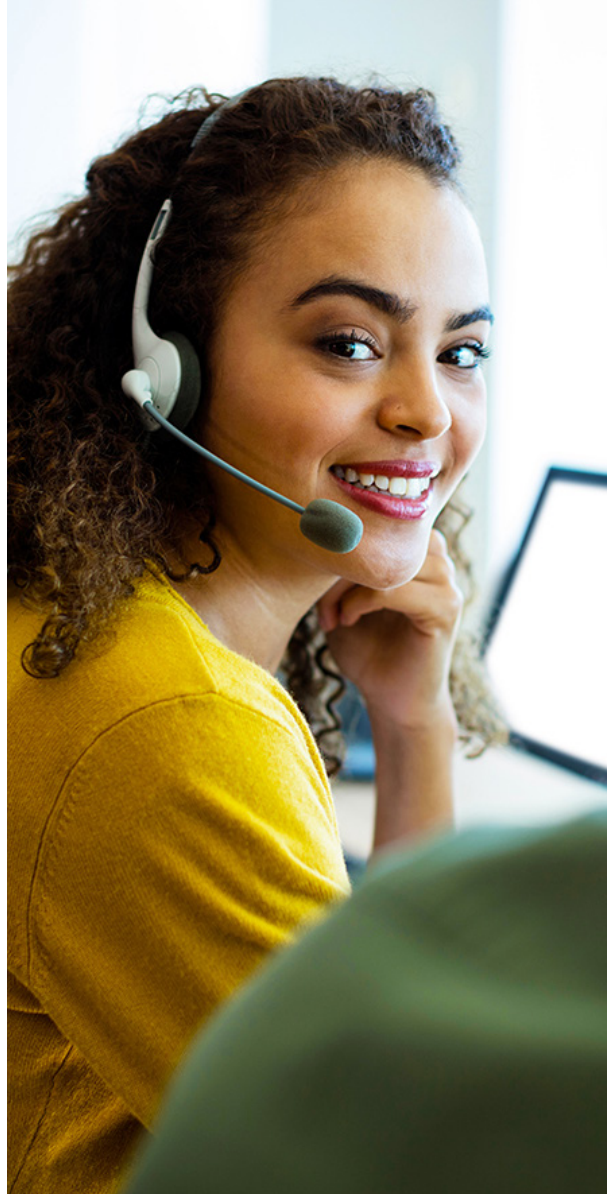


Your Concerns

How to have your concerns addressed

At Assurant Canada¹ we appreciate the opportunity to respond to our customers. Listening, understanding, and responding to our customer's helps us improve our products and services. Our goal is to provide complete and comprehensive responses in a timely manner. We work as a team to address your concerns in a consistent manner and within our high standards of customer service, resolving most at the first point of contact.



¹Assurant 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®.

0202020911BB 2021A05
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Have a complaint
or concern?

Step 1 LET US KNOW

If you have a concern, please contact one of our Customer Service Associates by mail or phone. Associates will work hard to resolve your concern to your satisfaction.

✉ Claims & Customer Service Department
P.O. Box 7000
Kingston, ON K7L 5V3

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

Step 2 TALK TO MANAGEMENT

If you are not satisfied with the solution you receive from the Associate in Step 1, the 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.

If you are unsatisfied with the final decision received in writing from one of our Managers, proceed to Step 3.

Step 3 STILL NOT SATISFIED?

If your concern remains unresolved or you remain unsatisfied with the final decision from Step 2 - Talk to Management, and are in receipt of a written final decision letter, you may contact Assurant'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

✉ 5000 Yonge Street, Suite 2000
Toronto, ON M2N 7E9

☎ 1-800-561-3232 x 4666019

@ canada.ombudsperson@assurant.com

Step 4 EXTERNAL RESOURCES

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

LIFE & HEALTH ISSUES

The Ombudservice for Life & Health Insurance (OLHI)

✉ 20 Adelaide Street East – Suite 802, P.O. Box 29
Toronto, ON M5C 2T6

☎ Toll-free 1-888-295-8112
Toronto 416-777-9002
Montreal 514-282-2088

☎ 416-777-9750

@ www.olhi.ca

PRIVACY RELATED CONCERNS

Office of the Privacy Commissioner of Canada (OPC)

✉ 30, Victoria Street Gatineau, Quebec K1A 1H3

☎ 1-800-282-1376

☎ info@privcom.gc.ca

@ www.priv.gc.ca

PROPERTY & CASUALTY ISSUES

The General Insurance OmbudService (GIO)

✉ 4711 Yonge Street, 10th Floor
Toronto, ON M2N 6K8

☎ 1-877-225-0446 (toll-free)

☎ 416-299-4261

@ www.giocanada.org

Québec - Autorité des marchés financiers (AMF) Service du traitement des plaintes et de l'assistance

✉ 800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

☎ 1-877-525-0337 (toll-free)

☎ 1-877-285-4378 (toll-free)

@ www.lautorite.qc.ca

CONSUMER PROVISION COMPLAINTS Financial Consumer Agency of Canada (FCAC)

✉ Enterprise Building
427 Laurier Avenue West – 6th Floor
Ottawa, ON K1R 1B9

☎ 1-866-461-3222

@ www.fcac.gc.ca

WARRANTY RELATED CONCERNS

Office of Consumer Affairs

@ http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02964.html



ASSURANT®