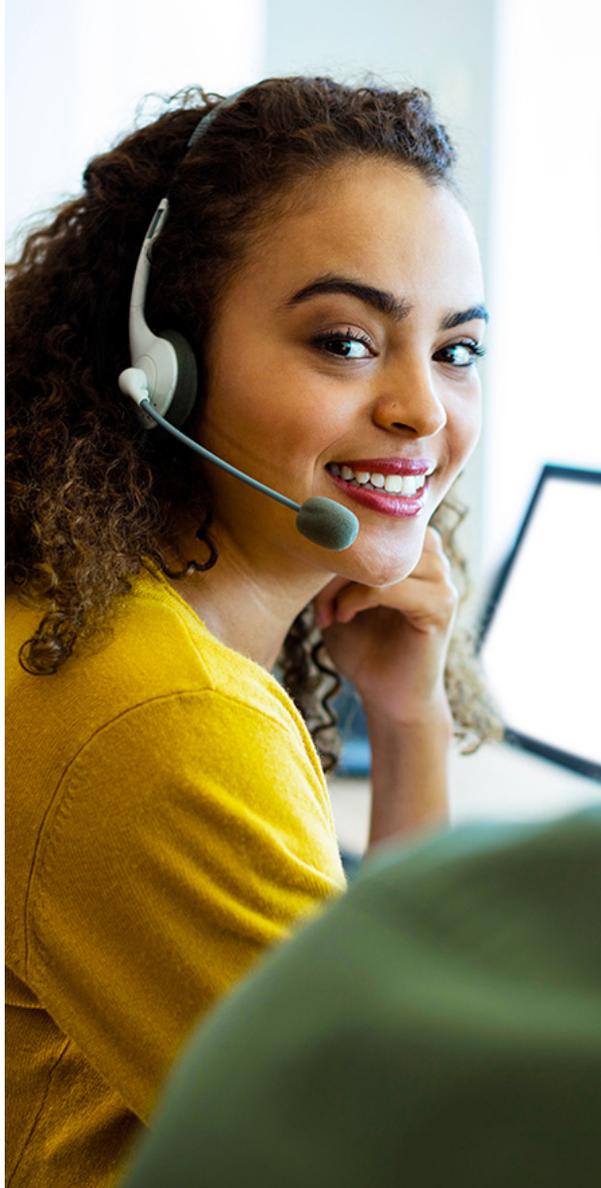


## Your Concerns

### 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.



<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®.

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## Have a concern or Complaint?

**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

✉ 1945 King Street East, Suite 100, Hamilton, Ontario  
L8K 1W2

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

☎ 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 management, communicating the relevant details on your behalf. Alternatively, you may contact management 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 (formerly Ombudsperson). The Complaints Liaison Officer is dedicated to resolving disputes fairly and professionally. The Complaints Liaison Officer 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 Complaints Liaison Officer in writing or by phone:

**Attention: Complaints Liaison Officer,  
Assurant Canada**

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

☎ 1-800-561-3232 x 4666019

@ Canadaclaims@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.

**FOR LIFE AND HEALTH RELATED ISSUES:**

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

✉ 2 Bloor St. West, Suite 700  
Toronto, ON M4W 3E2

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

☎ 416-777-9750

@ www.olhi.ca

**FOR PROPERTY & CASUALTY INSURANCE  
RELATED 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

**FOR PRIVACY RELATED ISSUES:  
Office of the Privacy Commissioner of Canada (OPC)**

✉ 30, Victoria Street Gatineau, Gatineau, Quebec  
K1A 1H3

☎ 1-800-282-1376

@ www.priv.gc.ca

☎ info@privcom.gc.ca

**FOR CONSUMER PROVISION COMPLAINTS:  
Financial Consumer Agency of Canada (FCAC)**

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

☎ 1-866-461-3222

@ www.fcac.gc.ca

**FOR WARRANTY PRODUCT RELATED ISSUES:  
Ministry of Consumer Affairs**

@ [http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h\\_ca02964.html](http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02964.html)



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