

How to resolve a complaint



Chubb's Customer Advocate and Appeal Process.

Chubb Insurance is known worldwide for its superior products and customer service. If you have a complaint, we would appreciate you letting us know and giving us the opportunity to resolve your concerns. At Chubb we take any complaint seriously and promise to address your complaint in a timely and professional manner. Retaining your confidence and loyalty is key to us.

If you have any questions or concerns regarding our complaint procedure, or if you require any further information or assistance on how to make a complaint, please feel free to contact us at **1-866-359-3281** and ask to speak with our Customer Advocate.

Chubb's Response

In all contact with you, we will:

- Return all calls left on our telephone contact line within 5 business days.
- Acknowledge all e-mail contacts the same day.
- Advise you of the name of the person handling your enquiry and give you an estimated date as to when we will provide you with an answer.
- We will advise you of any unexpected delay and when your concern will be resolved. In certain situations, such as complex matters, additional time may be needed to resolve and answer your concern.

There are 4 sequential steps to resolving your complaint:

1. Talk to Chubb and Involve your Broker
2. Request Management Review
3. Appeal to Chubb's Ombudsman or Privacy Officer
4. Review by an External Body

STEP 1: Talk to Chubb and involve your broker.

If you have a complaint, your first step should be to contact the Chubb representative who originally assisted you. It is often the case that a solution can be reached faster when you speak directly with the person responsible for your business. Chubb's employees are knowledgeable and experienced and will be able to answer your questions, explain decisions or offer suggestion for resolution.

Explain your circumstances and how you would like the matter resolved. Please provide details, such as, your name, contact numbers, email address, policy number, specific nature of your complaint and supporting documents.

If you are unsure who to contact at Chubb then contact your broker. Your broker works for you and can advocate on your behalf to obtain a solution which is acceptable to you; or provide you with the contact information for the company representative who can best resolve your complaint.

If an agreement cannot be reached within a timeframe acceptable to you, you should proceed to Step 2 of the complaints process.

Step 2: Request Management Review

If you are dissatisfied with the response in Step 1 of the complaint process, you can ask to speak to that individual's manager. A manager, or another senior person directed by management, will review the decision and discuss it with you.

Chubb management will acknowledge your complaint within 2 working days and endeavour to resolve your complaint promptly and amicably. If an agreement cannot be reached within a timeframe acceptable to you after management review, you should proceed to Step 3 of the complaints process.

Step 3: Appeal to Chubb's Ombudsman or Privacy Officer

If you have gone through the first two steps and remain dissatisfied, you can appeal to Chubb's Ombudsman or, if your complaint is related to a privacy issue, to the Chubb Privacy Officer. These individuals report directly to the President and CEO of Chubb and have been specifically appointed to provide an impartial review for unresolved customer complaints.

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All requests for reviews must be sent in writing either by mail or email to Chubb's Ombudsman or Privacy Officer. The correspondence should include:

- Your name, address and policy number
- A phone number where you can be reached during normal business hours
- The nature of the dispute
- A description of your expectations - what you would like Chubb to do to resolve your concern
- Supporting documents, relevant dates and the name of the employee or representative involved
- You may also want to set out the steps you've taken up to this point to try to reach a satisfactory resolution.

Chubb's Ombudsman:

Complaints and Ombudsman Liaison Officer
1-866-359-3281 or (416) 359-3281 416-863-3144
feedbackcanada@chubb.com

Chubb's Privacy Officer:

1-866-359-3281 or (416) 359-3281 416-863-3144
feedbackcanada@chubb.com

Your complaint will be reviewed and you will receive a response within 5 working days. If the complaint cannot be addressed within this time period, you will be advised of why a delay is necessary and told when you can expect a response.

Chubb's Ombudsman is an employee of Chubb with the responsibility to assist you with the complaint process and to act as an independent internal mediator. Chubb's Ombudsman will make sure the complaint process has been followed and that your complaint has been properly and fairly considered within Chubb and that a decision and explanation of our final position has been provided to you if an equitable solution cannot be reached.

Chubb's Ombudsman will also ensure you are advised of how you can escalate your complaint outside of Chubb for dispute resolution or mediation.

Step 4: Review by an External Body

Should all of our efforts to resolve a dispute fail, you may turn to sources outside of Chubb for further assistance.

You can contact the General Insurance OmbudService (GIO). The GIO is a Canada-wide external independent body that can assist consumers with most disputes involving complaints about property, automobile, or business insurance that consumers have been unable to resolve with their insurer.



For more information regarding the GIO visit its website at www.giocanada.org or call Toll Free 1-877-225-0446.

You may also contact the insurance regulatory body in the province where you reside. The regulators' links are set out below and can also be accessed, along with other useful links, through the GIO website.

Regulators:

- Alberta Treasury. Insurance Division
- British Columbia. Financial Institutions Commission (FICOM) (Ministry of Finance and Corporate Relations)
- Canadian Council of Insurance Regulators
- Financial Services Commission of Ontario
- Manitoba Consumer and Corporate Affairs. Financial Institutions Regulations Branch
- New Brunswick. Department of Justice
- Newfoundland. Department of Government Services and Lands
- Northwest Territories. Superintendent of Insurance. (Department of Finance)
- Nova Scotia. Department of Environment and Labour. Financial Institutions Division
- Office of the Superintendent of Financial Institutions Canada
- Prince Edward Island. Attorney General. Consumer, Corporate and Insurance Division
- Quebec. Inspector General of Financial Institutions
- Saskatchewan Justice. Superintendent of Insurance
- Yukon. Government of Yukon

Additional Information

If you have a complaint regarding Chubb's complaint handling procedure or a consumer provision, you may raise these concerns with The Financial Consumer Agency of Canada (FCAC). FCAC is a Canada-wide independent government body that regulates consumer provisions relating to financial services, including insurance. Chubb has filed this complaint procedure with the FCAC. The FCAC can provide you with tips on how to make a complaint but it does not get involved in individual disputes.

For more information or to contact the FCAC, visit the www.fcac-acfc.gc.ca. For service in English call Toll Free 1-866-461-FCAC (3222) or 613-996-5454, or write to FCAC at 427 Laurier Avenue West, 6th Floor Ottawa ON K1R 1B9

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www.chubbinsurance.com

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