



Complaint Examination Policy

Office of the Ombudsman

Last Updated: June 2023

Purpose of the Policy

This complaint examination policy aims to provide a free and equitable procedure for dealing with customer's complaints. It outlines governance for the receipt of complaints, delivery of the acknowledgement of receipt, creation of a complaint file, transfer of the complaint file to a provincial regulator and reporting of complaints to the regulators as required.

Ensuring our customers feel listened to and adapting our processes to meet their individual needs is a core part of delivering against our customer complaints purpose.

Policy Statement

Aviva Canada Inc. and its subsidiaries' ("Aviva Canada") vision is to be Canada's most trusted and valued insurance provider. The Office of the Ombudsman will seek to earn the trust of the complainant by listening, understanding and respectfully assisting them with resolving their issues with Aviva Canada. It is dedicated to the continuation of a high standard of customer care by providing a fair, responsive and balanced approach to the concerns of its customers.

The Office of the Ombudsman is accountable to act as trusted intermediaries between the complainant and all departments within Aviva Canada. They will act as "Advocates of Fairness" to proactively identify issues and work towards a suitable resolution. They will consider all positions in determining if there was a fair and accurate adherence to policy/contract provisions, regulatory guidelines, service standards and internal processes. When unable to come to a resolution, the Office of the Ombudsman will act, as an "Educator" helping the complainant understand the position of the business. They will offer a Final Position Letter to the complainant that directs the customer to the next steps in the complaint process, external to Aviva; open a case with the General Insurance OmbudService and/or for Quebec residents, to file a complaint with the Autorité des marchés financiers.

They will do their best to understand your concerns and assist you. Please note that conduct such as harassment, threats, abusive language, and rude or discriminatory remarks are not helpful in serving you and will not be tolerated.

Scope of Complaints Handled

We are committed to addressing any concerns or complaints about the products or services offered by Aviva, its representatives, or its selling intermediaries. Some matters are beyond our scope and cannot be reviewed by the Office of the Ombudsman, including:

- Complaints for matters being managed through a voluntary Alternative Dispute Resolution process or similar litigious process. These include:
 - Entitlements and/or benefit disputes for Accident Benefit claims will be resolved in the Licensed Appeal Tribunal in Ontario.
 - Matters that are before the courts/where a statement of claim has been issued will be handled through civil proceedings
 - Matters that have been before the courts or have been subject (or will be) to other similar proceedings will be handled in the corresponding forum.
- Complaints that have already been decided by a court, in a tribunal or with a mediator.
- Complaints about another insurance company or third party for which Aviva is not affiliated (i.e.: Third Party Insurance Company, health practitioner or lawyer not hired by Aviva)

Some matters will be limited in scope:

- Claims that have reached their limitation period will be assessed on a case-by-case basis.
- Although we will do our best to assist with settlement amount or repair scope disputes, you may be directed to an external dispute resolution mechanism contained in the Insurance Act(s) for your province.
- Aviva has the right to investigate certain matters. Our scope in these situations will be limited to service-related complaints and the fair treatment of the customer.

Complaint Handling

A complaint is an expression of dissatisfaction about the products or services offered by Aviva Canada, its representatives, or its selling intermediaries (brokers and agents).

If you are unable to satisfactorily resolve your complaint within the operational unit at Aviva, you can submit a complaint to the Office of the Ombudsman for an impartial review of the issues. You will be required to outline the following:

- What your complaint against Aviva Canada is;
- The impact your complaint has had on you; and,
- What your requested outcome is.

Once the above is received, a complaint file will be opened for each of your grievances and be kept in our records for a period of seven (7) years.

Our investigation and decision(s) will be based on the information that we are able to gather. We will re-open an investigation if new information is presented.

It is the complainant's responsibility to inform us if they are being legally represented. We will need to seek agreement to speak with the complainant directly. Otherwise, we will need to correspond with their legal representative.

In accordance with this Policy, you will be informed of Aviva Canada's position concerning your complaint, typically within 30 days. If it should exceed 30 days, this will be communicated to you. Regular status updates on the development of the investigation should be provided and at any time during the investigation you are welcome to reach out to your complaint handler should you have any questions or concerns. They can be reached at the number they provided you when acknowledging your complaint or at ombuds.ca@aviva.com.

It is important to note that that the complaint process and/or the transferring of your complaint file to an external institution does not interrupt the limitation period for civil remedies.