COMPLAINT HANDLING PROTOCOL

Petline Insurance Company, a subsidiary of Economical Mutual Insurance Company, ("Petline") is committed to providing our valued customers with exceptional customer service. There may, however, be situations that arise from time to time where you may feel dissatisfied with our services or with your policy.

If you have a complaint about Petline’s product or service, our Complaint Handling Protocol, supported by the Corporate Complaint Handling Policy and Office of the Ombudsperson, provides for your concerns to be addressed quickly and fairly.

Complaint Handling Process

Step 1. Most matters can be dealt with after a single phone or email contact to our Customer Care Center. We listen, and then make sure your issue is handled quickly and fairly. Our experience shows that most concerns are dealt with at this level.

Step 2. If your issue requires further investigation, your complaint can be escalated to a supervisor. You will be contacted by a supervisor within one (1) to three (3) business days. If your issue requires more time, you will get regular updates. So, you always know exactly what’s going on.

Step 3. If your issue is not resolved to your satisfaction, you can contact our Ombudsperson by submitting your complaint in writing with all supporting documentation:

- **Mail to:**
  Petline Insurance Company
  301-600 Empress Street
  Winnipeg, MB, R3G 0R5

- **Email:** ombudsperson@petlineinsurance.com
- **Fax:** 1-866-322-5246

The Ombudsperson will respond as soon as is required by acknowledging receipt of the complaint, requesting any necessary documentation, and advising you once an investigation is underway by keeping you updated. If additional documentation is required, Petline will respond within 30 days of receiving all required documentation to complete its investigation. A response with the Company’s final position will be provided to you in writing by the Ombudsperson.
Step 4. If you are still dissatisfied after receiving the final position from Petline Insurance Company, you can pursue your complaint further with the appropriate regulatory and industry bodies:

**General Insurance OmbudService (GIO)**
The General Insurance OmbudService (GIO) is a national independent dispute resolution service for Canadian consumers of insurance.

1-877-225-0446 | www.giocanada.org

**Autorité des marchés financiers (AMF)**
For issues in Quebec, the Autorité des marchés financiers (AMF) provides assistance to consumers of financial products and services.

1-877-525-0337 | www.lautorite.qc.ca.

**Financial Consumer Agency of Canada**
The Financial Consumer Agency of Canada (FCAC) is an independent body working to protect consumers of financial products and services.

1-866-461-3222 | www.fcac-acfc.gc.ca