

# **Customer Complaint Handling Procedures**

At Co-operative Hail Insurance Company we strive to provide financial protection on agricultural crops grown in the prairie province's and are damaged as a result of direct damage due to the peril of hail. When take all complaints seriously when received.

## First, let us know

If you have a concern regarding our agent, product, service or adjusting contractor, please let us know. If you dealt with our agent, they may be able to provide advice, help or direction regarding your concern. Alternatively, contact our office to speak with one of our staff for the applicable complaint business area. If this informal resolve does not solve your concern, we have outlined additional steps below you may choose to take.

For a formal complaint related to an agent, product, operational policy, claim or administrative contact:

Co-operative Hail Insurance Company 2709 13<sup>th</sup> Ave REGINA, SK S4P3A8 Phone: 306-522-8891

Fax: 306-352-9130

Email: complaint@coophail.com

# If you remain dissatisfied, you can escalate your complaint

If you remain dissatisfied, you can file a formal complaint. You will need to provide details of your complaint using the *What to include with your complaint* list below as a guide.

You will receive an acknowledgement of your complaint along with an explanation of the complaint handling process and estimation of when you can expect to hear back from us.

### What to include with your complaint

When submitting or escalating a complaint for review, please provide the following:

- 1. Details of your complaint;
- 2. All relevant documents related to your complaint;
- 3. An explanation of why you disagree with our decision or handling, why you are dissatisfied with our service or why you are dissatisfied with the response you have received.
- 4. The resolution you are seeking and why you believe this resolution is appropriate.

This information will help the person reviewing your complaint to fully understand the situation and ensure your concerns are properly addressed.

This process has been approved as per Subsection 7-26(3) of the Saskatchewan Insurance Act

#### **External recourse**

Updated: November 06, 2019



If you are not satisfied following our review and resolve, you have the option to take your complaint to the:

# Saskatchewan Financial and Consumer Affairs Authority Insurance and Real Estate Division

Suite 601, 1919 Saskatchewan Drive Regina, SK S4P 4H2

Telephone: 306-787-6700

Fax: 306-787-9006 Email: <u>fcaa@gov.sk.ca</u>

# Manitoba

Superintendent of Insurance Financial Institutions Regulation Branch 207-400 St. Mary Avenue

Winnipeg, MB R3C 4K5 Telephone: 204-945-2542

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