

Safety National Casualty Corporation Canadian Branch Complaint Handling Procedure

The Canadian Branch (the “**Branch**”) of Safety National Casualty Corporation (“**SNCC**”) is committed to providing excellent customer service and resolving all complaints in a timely and professional manner.

The Branch has implemented this Complaint Handling Procedure (the “**Procedure**”) which sets out the steps for resolving a complaint.

If your complaint involves a privacy issue, please refer to our [Privacy Policy](#).

To resolve a complaint, please follow the steps below:

1. Contact SNCC’s Compliance Consumer Complaints Manager about your complaint.
2. Review of your complaint by an External Organization.

1. Contact SNCC’s Compliance Consumer Complaints Manager

If you have a complaint, the first step is to contact SNCC’s Compliance Consumer Complaints Manager and provide them with details of your complaint at the following address:

SNCC’s Compliance Consumer Complaints Manager
Mailing address: 1832 Schuetz Road, St. Louis, MO, 63146
E-mail: DOICustomerComplaints@safetynational.com

Once the Complaints Manager has received your complaint in writing, they will promptly review your concerns and provide an anticipated timeframe for resolving your complaint. They will then investigate your complaint, keeping you informed along the way. If more time is required to examine and respond to your complaint, the Complaints Manager will provide you with updates on the progress of the matter. Once the investigation is complete, the Complaints Manager will notify you promptly of the proposed resolution.

The Complaints Manager is an employee of SNCC and has a responsibility to ensure the complaint process has been followed and that your complaint has been fairly considered. If you remain dissatisfied, the Complaints Manager will assist you with directing your complaint to an external organization for review.

2. Review by an External Organization

If, after contacting the Complaints Manager, your complaint has not been addressed to your satisfaction, then the following organizations can provide you with information or assistance:

General Insurance OmbudService (GIO)
4711 Yonge Street
10th Floor
Toronto, Ontario, Canada M2N 6K8
Website: <https://www.giocanada.org/>
Toll Free Telephone: 1-877-225-0446

The GIO is an independent organization that assists in the resolution of conflicts between consumers and property & casualty insurers. The dispute resolution process is cost-free, independent and impartial.

Financial Consumer Agency of Canada (FCAC)
Enterprise Building, 6th Floor

427 Laurier Avenue West
Ottawa, Ontario, Canada K1R 1B9
Website: <https://www.fcac-acfc.gc.ca>
Toll Free Telephone inquiries: 1-866-461-3222 (English)
1-866-461-2232 (French)

The FCAC is an independent government body with enforcement powers to ensure that financial institutions comply with consumer provisions of the various federal legislation relating to financial services.

Autorité des marchés financiers (AMF)

Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Québec, Québec, Canada G1V 5C1800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal, Québec Canada H4Z 1G3
Website: <https://lautorite.gc.ca/en/general-public/assistance-and-complaints>
Toll Free Telephone: 1-877-525-0337

If you are a Quebec consumer, you may ask the Complaints Manager to transfer your file to the AMF at any time if you are not satisfied with the outcome of the Complaints Manager's examination of the complaint.