



Complaint Examination and Dispute Resolution Policy

Office of the Ombudsman

Last Updated: June 2019

Purpose of the Policy

The purpose of this complaint examination and dispute resolution policy is to provide a free and equitable procedure for dealing with customers complaints. It is intended to provide oversight 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.

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.

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.

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).

To submit a complaint to the Office of the Ombudsman, 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 three (3) years.

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.

Strictly Confidential

Aviva: Confidential