



# Fair Treatment of Customers

## Code of Consumer Rights and Responsibilities



# FTC

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## Description

As an insurance company selling home, auto and business insurance, we are committed to protecting your rights. These include the right to be fully informed, to be treated with respect, to timely claims handling and complaint resolution, and to privacy.

Insurance is a two-way contract, and you have a role to play. You are responsible for understanding your needs, asking questions, and providing accurate, up-to-date information to us. For more information about your role, speak to your insurance representative and read your insurance policy.

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## Right to be Informed

You have the right to an easy-to-understand explanation of how insurance works and how we calculate price based on relevant facts.

You can expect to access clear information about your policy, your coverage and the claims settlement process.

You can expect to be provided with renewal terms at least thirty days prior to the expiry of your policy.

You have the right to know how your insurance representative is compensated, and if they have any conflicts of interest.

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## Right to Timely and Transparent Claims Handling

You can expect qualified staff to respond to your claim in a timely manner. You have the right to be informed of procedures and timelines for settling your claim, as well as the status of your claim. If your claim is denied, you have the right to be informed why.

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## Right to Complaint Resolution

If you have a complaint about the service you received, you have a right to access our company's complaint resolution process. We can, or your insurance representative can, provide you with information about how to ensure your complaint is heard and properly handled.

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Right to Privacy

You have the right to understand how your personal information will be used. We have privacy statement and are subject to Canada's privacy laws. Ask us to provide you with a copy of our privacy statement.

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Responsibility to Understand Your Needs

You are responsible for asking questions and educating yourself about your policy. Make sure you ask your insurance representative all the relevant questions and provide them with a detailed explanation of your circumstances. This will help your insurance representative make informed recommendations on what your policy should include. We work with your insurance representative to ensure that you have the right coverage that best suits your insurance needs based on the information you provide.

You are responsible for making premium payments as required by us. Failure to do so could result in a lapse of coverage or cancellation of your policy.

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Responsibility to Update Your Information

To maintain your protection against loss, you must promptly inform your insurance representative of any change in your circumstances, such as renovations to your home, or the purchase of a new or additional automobile.

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Responsibility to Report the Facts

You must report an accident or potential claim and provide us with complete and accurate details as soon as possible. This will help preserve the memory of the incident as well as details that may be required to properly settle a claim.

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