



1.1 PURPOSE AND SCOPE

This policy outlines the procedures for managing complaints received by Fenchurch regarding our activities, programs, services, staff, or volunteers. Fenchurch is committed to addressing complaints promptly and effectively to ensure a fair and respectful process for all parties involved.

2.1 GUIDING PRINCIPLES

Fenchurch adheres to the following guiding principles when managing complaints:

- A. Prompt Resolution:** Complaints are dealt with promptly and resolved as quickly as possible.
- B. Fair and Impartial Review:** Complaint reviews are conducted in a fair, impartial, and respectful manner.
- C. Escalation Options:** Complainants are informed of their options to escalate complaints to a senior staff member if dissatisfied with the treatment or outcome.
- D. Clear Communication:** Complainants are provided with clear and understandable reasons for decisions related to their complaints.
- E. Updates:** Complainants receive updates on the progress of their complaints during the review process.
- F. Continuous Improvement:** Complaints are utilized to enhance services, policies, and procedures for better customer satisfaction.

3.1 LEVELS OF COMPLAINTS

Fenchurch categorizes complaints into different levels based on their severity and complexity. The levels are as follows:

- A. Level 1:** Simple complaints that can be resolved quickly and easily.
- B. Level 2:** Moderate complaints requiring more in-depth investigation and analysis.
- C. Level 3:** Complex complaints that may involve multiple parties or significant issues.

4.1 COMPLAINT RECEIPT AND HANDLING

Complaints may be received verbally (phone or in person) or in writing via mail, fax, or email at privacy@fenchurchgeneral.com. Upon receiving a complaint, the employee should identify the appropriate person to handle it, typically the individual with the closest relationship to the complainant or the necessary expertise to address the issue. The Chief Compliance Officer is responsible for overseeing the handling of complaints and ensuring proper acknowledgment and action on each complaint. Contact information of the complainant, including name, phone number, and email address, should be recorded promptly.

5.1 MANAGING COMPLAINTS

All complaints must be documented systematically. The documentation should include a detailed description of the complaint, the individual responsible for handling it, actions taken to resolve the complaint, timeline for resolution, and a description of the outcome. The Chief Compliance Officer monitors the progress of complaints and ensures that they are resolved in a timely and satisfactory manner.

6.1 TIMELINE FOR RESPONSE AND RESOLUTION

Fenchurch is committed to responding to complaints promptly and resolving them within a reasonable timeframe. The timeline for responding to and resolving complaints is as follows:

- A.** Acknowledgment of receipt within 48 hours.
- B.** Resolution of Level 1 complaints within 5 business days.
- C.** Resolution of Level 2 complaints within 15 business days.
- D.** Resolution of Level 3 complaints within 30 business days.

7.1 CONTINUOUS MONITORING AND IMPROVEMENT

Fenchurch continuously monitors the complaint management process to identify areas for improvement. Feedback from complaints is analyzed to enhance services, policies, and procedures for better customer satisfaction and organizational effectiveness.

8.1 STILL NOT SATISFIED?

If you wish to pursue the matter further, you may contact the General Insurance OmbudService (GIO), which helps resolve differences between insurance companies and their customers, for home, automobile and business insurance issues in Canada. GIO is an independent dispute resolution service and there is no charge for their services. The GIO will determine if your issue falls within their mandate. You can access GIO by phone, mail, e-mail, fax or through their website.

Our Ombudsman's Office will work with the GIO and all applicable provincial and federal regulators in order to resolve the issue as effectively as possible. The GIO does not provide any type of compensation and its services are non-binding.

You may reach the General Insurance OmbudService at:

General Insurance OmbudService

4711 Yonge St., Floor 10

Toronto, ON M2N 6K8

1-877-225-0446

Fax: 416-299-4261

www.giocanada.org