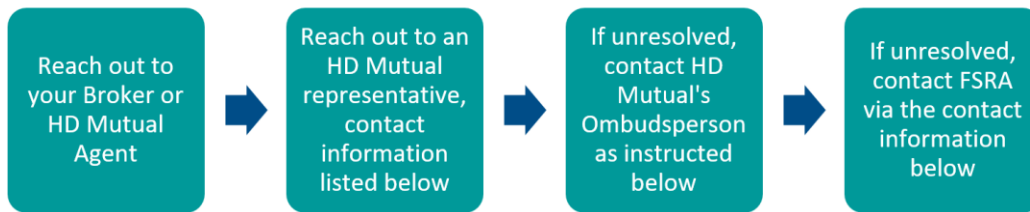


Our Commitment

If you have a concern or complaint regarding your policy or claim, we want to hear from you. At Halwell Dumfries Mutual Insurance, we strive for first class service, but from time to time there is a situation that occurs where we fail to meet our policyholders' expectations. In response to this we encourage you to follow the steps below and we are confident we can reach a resolution.



Contact Your Broker or Agent

We recommend as the first step that you contact your broker or agent, the person you purchased your insurance policy from. Most often your broker or agent will be able to provide clarification to alleviate your concerns. If they are unable to resolve your complaint, they will be able to direct you to the representative at our company who can best look into your concern.

Contact a Halwell Dumfries Mutual Insurance Representative

If your broker or agent is unable to resolve your complaint and has recommended you speak to a representative at our company, that individual will investigate your concern and try to provide further clarification to address the specifics of your complaint.

- If your concern pertains to a Claims matter, contact your Adjustor or Janice Brooks via jbrooks@hdmutual.com
- If your concern pertains to an Underwriting decision, or renewal matter, contact Kristine Duench via kduench@hdmutual.com
- If your concern pertains to billing or any accounting items, contact Nate DeJonge via ndejonge@hdmutual.com
- If your concern is a general matter, contact Michelle Surlaya via msurlaya@hdmutual.com

If your preference is to reach out by telephone, the HD Mutual team is available at 519-836-2860 or toll-free via 1-800-267-5706.

GUELPH OFFICE

535 Hanlon Creek Blvd., Guelph, ON N1C 0A1
T 519.836.2860 / 1.800.267.5706 F 519.836.2831

Contact the Halwell Dumfries Mutual Insurance Ombudsperson

If we still have not been able to address your concern and resolve your complaint to your satisfaction, you should contact our Ombudsperson. The “Company Ombudsman/Liaison Representative” (as filed with FSRA) is Maria Scott, Chief Risk Officer. Complaints may be directed to:

Ombudsperson – Maria Scott, Chief Risk Officer

535 Hanlon Creek Blvd,
Guelph, ON N1C 0A1
Email: mscott@hdmutual.com
Telephone: 519-836-2860
Toll-Free: 1-800-267-5706

- To activate the company’s complaint handling process, a policyholder(s) must provide a description of their complaint to the company in writing by electronic mail or standard letter. The letter should also include the policyholder’s name, address, and policy number as well as an active email address for return correspondence, in addition to specific detail of the concern and any supporting documentation, photographs, or correspondence.
- Letters of complaint will be acknowledged by the “Company Ombudsman/Liaison Representative” or their alternate within five (5) days of being received at the company.
- The “Company Ombudsman/Liaison Representative” will consult with appropriate staff representatives and send to the policyholder a letter outlining the company’s final position within forty-five (45) days of the acknowledgement and initial review of the letter of complaint by the “Company Ombudsman/Liaison Representative”.

This Complaint Handling Protocol does not apply to any situation involving litigation by the policyholder against the company or where the policyholder has retained legal assistance in that regard.

Contact the Financial Service Regulatory Authority of Ontario

Complainants who have unresolved concerns or dissatisfied with the company’s final position can pursue the complaint further by contacting:

Financial Service Regulatory Authority of Ontario (FSRA)

25 Sheppard Avenue West, Suite 100
Toronto, ON M2N 6S6
Telephone: 416-250-7250
Toll free: 1-800-668-0128

General submission:

<https://www.fsrao.ca/ask-question-file-complaint-or-report-fraud>

Specific Complaint form:

<https://www.fsrao.ca/industry/home-life-and-health-insurance-sector/general-insurance-forms-and-documents/if-018>

What is a Reportable Complaint?

The initial expression of dissatisfaction by a consumer, whether in writing or otherwise, will not be considered a complaint where the issue is settled in the ordinary course of business. However, in the event the consumer remains dissatisfied and such dissatisfaction is referred to the person who is responsible for the examination of complaints and designated as the Ombudsperson in the organization's policy, then it will be considered as a complaint.