

## **Berkley Insurance Company**

### **Consumer Complaints Handling**

At Berkley Insurance Company, we are committed to providing our customers with the highly professional service they deserve. If you are not satisfied with our service, we encourage you to provide us your feedback through the following complaint handling procedures.

#### **Complaint handling procedures:**

##### **Step 1:**

If you are not satisfied with the service you received, we recommend that you first contact your broker or agent, assistance company, or claim adjuster handling your claim.

##### **Step 2:**

If the service issue is not resolved and you wish the company to further review the issue, we recommend that you ask your broker, agent, assistance company or claims adjuster to provide you with the appropriate company contact. You may contact our company representative in writing through mail at the address below. Please include all relevant information with your letter, including your policy number, claim number and all supporting documentation together with the details of the complaint.

Our company representative will create a complaint file detailing the complaint and provide you with an acknowledgement of receipt of your complaint within three (3) business days. Within thirty (30) business days, the company representative will either contact you for additional information or provide you with a written decision, together with contact details should the matter remain unresolved.

If the issue remains unresolved, you can contact Berkley's Ombudsman or senior management to determine if further review is required.

##### **Step 3:**

If your concern remains unresolved, you can contact the company's Ombudsman in writing at:

Ombudsman  
Berkley Insurance Company  
145 King St. W.  
Suite 1000  
Toronto, Ontario  
M5H 1J8  
Email: [Ombudsman@berkleycanada.com](mailto:Ombudsman@berkleycanada.com)

The company's Ombudsman will provide you with an acknowledgement of receipt of complaint within 7 business days. The Ombudsman will conduct an independent review in a fair manner and will provide you with a written resolution with justifiable reasons, or an explanation why more time is required to review your concerns, within 30 days of the acknowledgement of receipt.

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The Ombudsman's responsibility is to establish a fair and equitable complaint resolution process in accordance with Complaint Resolution Regulations as well as filing reports of complaints to provincial regulators.

#### **Step 4:**

If you remain dissatisfied with the company Ombudsman's final response, or at any time during the complaint process, you can raise your concerns with the General Insurance OmbudService (GIO). The GIO is an external independent consumer complaints resolution service.

GIO Contact information:

Telephone: 1 877 225 0446

Website: [www.giocanada.org](http://www.giocanada.org)

In Quebec:

If you are dissatisfied with the company's response to your concerns, you may ask the Ombudsman to transfer the complaint file to the AMF. The AMF is the body mandated in Quebec to assist consumers of financial products and services.

AMF contact information:

Telephone: 1-877-525-0337

Website: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)