

CUSTOMER COMPLAINT PROCEDURE SUMMARY

STEP 1

Speak with the individual or agency that sold you the product or provided the service.

STEP 2

If the concern is unresolved:

For individual insurance and investment complaints, contact:

Retail Customer Service
259 King St. E.
Kingston, ON K7L 3A8

Telephone: Within North America:
1 800 561-1268

Outside North America:
1+ (613) 548-1881

Fax: **1 800 920-5868**

Email: customerservice@empire.ca

For group insurance complaints, contact:

Group Customer Service
259 King St. E.
Kingston, ON K7L 3A8

Telephone: **1 800 267-0215**

Fax: **1 888 841-9145**

Email: group.csu@empire.ca

For mortgage complaints, contact:

Mortgage Department
165 University Avenue, 9th Floor
Toronto, ON M5H 3B8

Telephone: **416 350-5800**

Fax: **416 868-6199**

If mortgage complaint remains unresolved proceed to Step 4.

STEP 3

If, after completing Step 2, the complaint is unresolved please forward your concerns in writing to:

For individual insurance and investment complaints:

Retail Customer Relations
259 King St. E.
Kingston, ON K7L 3A8

Telephone:
1 877 548-1881 ext. 8414

Fax: **1 800 920-5868**

Email:
customer.relations@empire.ca

For group insurance complaints:

Group Customer Relations
259 King St. E.
Kingston, ON K7L 3A8

Telephone:
1 877 548-1881 ext. 3159

Fax: **1 888 841-9145**

Email:
groupcompliance@empire.ca

STEP 4

If the complaint remains unresolved, you may wish to contact our internal Ombudsman at:

Company Ombudsman

259 King St. E.
Kingston, ON K7L 3A8

Telephone:
1 877 548-1881 ext. 3236

Fax: **1 877 390-6557**

Email: ombudsman@empire.ca

STEP 5

If the complaint is still unresolved, the internal Ombudsman will refer you to the third party dispute resolution service at:

OmbudService for Life & Health Insurance (OLHI)

20 Adelaide St. East, Suite 802,
P.O. Box 29, Toronto, ON
M5C 2T6

Telephone: **1 888 295-8112**
(In Toronto call **416 777-9002**)

Fax: **416 777-9750**

OR

2001 Robert-Bourassa Boulevard
17th Floor
Montréal, QC H3A 2A6

Telephone: **1 866 582-2088**
(In Montréal call **1 514 282-2088**)

Fax: **514 285-4076**

Website: www.olhi.ca

Regulator Information

For complaints originating in the province of Quebec, you may also contact, at any time:

Autorité des marchés financiers
800 Victoria Square, 22nd floor
P.O. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

Telephone: 514 873-3090

Toll free: 1 877 525-0337

Fax: 514 525-0337

Website: www.lautorite.qc.ca

For complaints originating in the province of Saskatchewan, you may also contact, at any time:

Financial and Consumer Affairs Authority of Saskatchewan
Insurance and Real Estate Division Attention: Superintendent of Insurance
Suite 601-1919 Saskatchewan Drive
Regina, SK S4P 4H2

Telephone: 1 306 787-6700

Fax: 1 306 787-9006

Email: fcaa@gov.sk.ca

Website: fcaa.gov.sk.ca

For complaints related to the cost of borrowing on mortgages or loans, other than policy loans, you may also contact at any time:

Financial Consumer Agency of Canada
427 Laurier Avenue W., 6th Floor
Ottawa ON K1R 1B9

Telephone: 1 866 461-3222 (In Ottawa or within
Canada call 613 960-4666)

Fax: 1 866 814-2224 / 613 941-1436

Website: www.fcac-acfc.gc.ca