



## Customer Complaint Policy and Procedures

North Blenheim Mutual Insurance Company (referred to as 'North Blenheim Mutual' or the 'Company') is dedicated to providing top-notch services while remaining attentive to the concerns of its clients. This policy outlines how North Blenheim Mutual handles complaints made against the Company or its representatives.

A complaint is when a customer expresses dissatisfaction with NORTH BLENHEIM MUTUAL INSURANCE COMPANY's products, services, or the complaint-handling process, expecting a response or resolution. Customers can make complaints in writing.

### Guiding Principles of Effective Complaint Handling

- The Complaint Handling Policy is available on the Company's website and at its main office.
- The policy is easily accessible to all partners, employees, and clients and is designed to be understandable.
- The Company acknowledges receipt of each complaint immediately and handles them efficiently and courteously, keeping complainants informed of progress.
- Complaints are addressed in a fair, unbiased manner.
- There is no charge for making a complaint, and complainants' personal information is kept confidential unless consented otherwise.
- The Company is committed to resolving complaints efficiently and fairly, welcoming client feedback.
- All employees are responsible for effective complaint handling, which may affect performance evaluations.
- The complaint handling process is regularly reviewed for enhancement.

### How to Make a Complaint

Complaints can be submitted in writing to the Complaint Officer at the Company's address or via email.

**Complaint Officer**  
**North Blenheim Mutual Insurance Company**  
**11 Baird St N, Bright, ON N0J1B0**  
**Fax: (519) 454-8712**  
[complaints@northblenheim.com](mailto:complaints@northblenheim.com)

**Required Information:** Include your name, contact details, relationship with NORTH BLENHEIM MUTUAL INSURANCE COMPANY, the nature of the complaint, and supporting documentation.

**Assistance:** If needed, the Complaint Officer can assist in formulating or lodging a complaint.

**Acknowledgement:** The Company acknowledges all complaints immediately and aims to resolve them within five business days, notifying if the review takes longer.

**Your Rights:** You can inquire about your complaint's status via email and receive a response within three business days.

**Response:** The Company provides a written response to your complaint, with the option to request reconsideration by the Ombudsman if dissatisfied.

**Further Action:** If unhappy with the Company's handling, you can escalate the matter to the Financial Services Regulatory Authority of Ontario.