



## **SOMPO JAPAN INSURANCE INC. (CANADA BRANCH) COMPLAINT PROCEDURE**

Sompo Japan Insurance Inc. (Canada Branch) has a simple complaint procedure. If you have any complaints or concerns regarding our products, services, or conduct, please let us know. We are committed to addressing your issues with professionalism, fairness, and promptness.

### **Step 1. Let Us Know**

Most complaints can be resolved quickly by speaking with the appropriate Sompo business person. If you have a broker representing you, consider involving them for additional assistance. If your concern was not handled to your satisfaction, ask to speak with a manager in that department.

### **Step 2. Contact our Complaints Officer**

If a resolution is not reached, please send a written request with the details of your complaint to:

Melanie C. Hoad - VP, Head of Legal and Compliance, Canada  
Suite 3100, 199 Bay Street  
Commerce Court, P.O. Box 254  
Toronto, ON M5L 1E9  
M: 1-437-696-8793  
mhoad@sompo-intl.com

Please provide details, such as, your name, contact numbers, email address, policy number, specific nature of your complaint and supporting documents. You may also want to include the steps you have taken to date to resolve your concerns.

The Complaints Officer is an employee of Sompo who will conduct a thorough review of your complaint.

The Complaints Officer will acknowledge receipt of your complaint within 2 business days and provide a timeline for review and response, typically within 30 days. If we are unable to address your complaint within this timeframe, we will inform you of the reasons for the delay and provide an updated timeline for when you can expect a response.

If after you contact the Complaints Officer, your complaint has not been resolved to your satisfaction, a “final position” letter will be provided upon request.

### **Step 3. Review by an External Organization**

#### Mandatory Notice:

#### **Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If you have a problem with a financial product or service, you may file a complaint with Sompo. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints bodies: the General Insurance OmbudService or Autorité des marchés financiers, outlined below.

If you want to know your rights or need information about Sompo's complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: [www.canada.ca/fcac](http://www.canada.ca/fcac)

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: 1-866-461-FCAC (3222) For service in French: 1-866-461-ACFC (2232) For calls from outside Canada: 613-960-4666  
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address: Financial Consumer Agency of Canada 427 Laurier Avenue West,  
5th Floor Ottawa ON K1R 7Y2

#### Third-party Complaints Bodies:

#### **General Insurance OmbudService (GIO)**

4711 Yonge Street, 10th Floor  
Toronto, Ontario, Canada M2N 6K8  
Website: <https://www.giocanada.org/>  
[info@giocanada.org](mailto:info@giocanada.org)  
Toll Free Telephone: 1-877-225-0446

The GIO is an independent organization that assists in the resolution of conflicts between consumers and property & casualty insurers. The dispute resolution process is cost-free, independent, and impartial.

**Autorité des marchés financiers (AMF)**

Place de la Cité, tour PWC  
2640, boulevard Laurier, bureau 400  
Quebec, Quebec G1V 5C1

800, rue du Square-Victoria,  
bureau 2200  
Montreal, Quebec H3C 0B4

Website: <https://lautorite.qc.ca/en/general-public/assistance-and-complaints>

Toll Free Telephone: 1-877-525-0337

If you are a Quebec consumer, you may ask the Complaints Officer to transfer your file to the AMF at any time if you are not satisfied with the outcome of the Complaints Officer's examination of the complaint.