



Millennium
Insurance Corporation

HOW TO FILE A COMPLAINT

INTRODUCTION

Millennium Insurance aims to take care of its customers. If you think we've gotten something wrong, please let us know by following the steps on the next page. We promise to handle your complaint in a professional and courteous manner, guided by the following principles:

CULTURE. Millennium Insurance welcomes your feedback as a way to make sure we take care of our customers. If we've dropped the ball, we'll put things right, and we'll make sure we do things better next time.

ACCOUNTABILITY. We want to be open and honest when accounting for our decisions and actions. You should be able to talk directly to the decision-maker, who will give you prompt, clear explanations.

PROCEDURE. We will investigate your complaint thoroughly and fairly according to the procedure set out in this document. Our decision will be based on the available facts and evidence, and it will be made objectively and fairly, without undue delay.

PUT IT RIGHT. Sometimes we get it wrong. When we do, we will take steps to put things right in a fair and proportionate manner. Sometimes we owe you an apology. And sometimes we must change our procedures, improve employee training, or revise an earlier decision.

Please feel free to call us at any time. Most customers resolve their concerns this way. Please ask to speak directly with the Customer Service Representative handling your file.

PHONE: 1 800 561 3242

If you are dissatisfied with the response, please take Step 1: Write Us.

STEP 1. WRITE US

If your concern has not been resolved with a phone call, please write a letter to us explaining your concern and how you would like us to resolve it. In order to help us address your concern quickly, please include any information and documentation you think is relevant. Our decision will be made based on the available facts and evidence.

WRITE: Millennium Insurance Corporation
320 Sioux Road
Sherwood Park, AB T8A 3X6
ATTN: Complaints Administration

Your complaint will be forwarded to the appropriate manager, who will review the issue and respond promptly in writing.

If you are dissatisfied with the response, please take Step 2: Contact the Complaints Ombudsman.

STEP 2. CONTACT THE COMPLAINTS OMBUDSMAN

If your concern has not been resolved by writing us, please contact Millennium Insurance's **Complaints Ombudsman**. The Complaints Ombudsman provides a fresh set of eyes to review your file. He or she will ensure every attempt has been made to reach a fair and equitable solution.

WRITE: Millennium Insurance Corporation
320 Sioux Road
Sherwood Park, AB T8A 3X6
ATTN: Complaints Ombudsman

Please send your request in writing, explaining your concern, the history of your complaint, and how you would like us to resolve it. The Complaints Ombudsman will respond in writing within 30 days.

STEP 3. CONTACT THE APPROPRIATE REGULATORY BODY

Despite our best efforts, you may feel we have not resolved your concern. Appropriate regulatory bodies deal with consumer concerns that have not been resolved through the company's complaints handling process.

You may request a review by the appropriate regulatory body.

PRODUCTS AND SERVICES. For complaints relating to the insurance products and services offered by Millennium Insurance in Manitoba, please contact the Manitoba Superintendent of Insurance.

WRITE: Superintendent of Insurance
1115 Woodsworth Building
405 Broadway
Winnipeg, Manitoba R3C 3L6

PHONE: 1 204 945 2542

DEALERSHIPS. For complaints relating to dealerships selling Millennium Insurance products in Manitoba, please contact the Insurance Council of Manitoba.

WRITE: Insurance Council of Manitoba
Suite 466 – 167 Lombard Avenue
Winnipeg, Manitoba R3B OT6

PHONE: 1 204 988 6800

STEP 4. CONTACT THE APPROPRIATE EXTERNAL AGENCY

If you still have concerns, external recourse is available through our membership with the General Insurance Ombudservice (GIO).

WRITE: General Insurance Ombudservice (GIO)
10 Milner Business Court, Suite 701
Toronto, Ontario M1B 3C6
Fax: 1 416 299 4261
Website: www.giocanada.org

PHONE: 1 877 225 0446