



## HOW TO FILE A COMPLAINT

### INTRODUCTION

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

**CULTURE.** Millennium 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 better next time.

**ACCOUNTABILITY.** We want to be open and honest when accounting for our decisions and actions.

**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 will 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 the steps explained below.

## **STEP 1. WRITE US**

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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  
  
ATTENTION: 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**

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If your concern has not been resolved in Step 1, please contact Millennium's Complaints Ombudsman. The Complaints Ombudsman provides a fresh set of eyes to review your file and will ensure every attempt has been made to reach a fair and equitable solution.

**EMAIL:** [ombudsman@firstcanadian.ca](mailto:ombudsman@firstcanadian.ca)

**WRITE:** First Canadian Financial Group  
320 Sioux Road  
Sherwood Park, AB T8A 3X6  
  
ATTENTION: 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 EXTERNAL AGENCY**

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If you are not satisfied with our complaint resolution process, assistance and information is available through the national Ombudservice for general insurance companies.

**WRITE:** General Insurance OmbudService (GIO)  
4711 Yonge Street  
10<sup>th</sup> Floor  
Toronto, ON M2N 6K8

**ONLINE:** <https://www.giocanada.org/complaint-form/>

**PHONE:** 1 877 225 0446

## **AT ANY TIME DURING THE COMPLAINT HANDLING PROCESS:**

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Despite our best efforts, you may feel we have not resolved your concern. A provincial regulatory body deals with consumer concerns that have not been resolved through the company's complaint handling process. At any time during the complaint handling process, you may request a review by the regulatory body by asking that your file be transferred to the Autorité des marchés financiers (AMF).

**WRITE:** Autorité des marchés financiers  
Service du traitement des plaintes et de l'assistance  
Place de la Cité, tour Cominar  
2640, boul. Laurier, Suite 400  
Québec, QC G1V 5C1

**EMAIL** [assistance@lautorite.qc.ca](mailto:assistance@lautorite.qc.ca)

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

**PHONE:** 1 877 525 0337