

LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL, FOR ACCIDENT AND SICKNESS INSURANCE POLICIES

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- Should you remain dissatisfied with the initial response, you may request that we refer your complaint, to "Lloyd's Complaints Office", who will review the complaint and reply to you directly.

Lloyd's Underwriters

Attention: Complaints Office:
 Royal Bank Plaza South Tower
 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, ON
 M5J 2J2
 Tel: 1-877-455-6937
 E-mail: info@lloyds.ca

The Financial Consumer Agency of Canada (FCAC) 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 first file a complaint with Lloyd's Complaints Office.

If you are not satisfied with how your complaint has been handled by Lloyd's, you can escalate the complaint to the following third-party complaints body:

Ombudservice for Life and Health Insurance (OLHI). OLHI is an independent free service that helps consumers with concerns and complaints about life and health insurance products and services.

You can contact the OLHI at:

2 Bloor St. West, Suite 700 Toronto, ON M4W 3E2

Phone: 416-777-9002 or 1-888-295-8112

Website: <https://olhi-oap.ca/en/>

For Québec complainants you may contact:

Autorité des marchés financiers (AMF):

Toll Free: 1-877-525- 0337

Québec: (418) 525-0337

Montréal: (514) 395-0311

Website: <http://www.lautorite.qc.ca>

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

Website: 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 (Ontario) K1R 7Y2

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