

Canadian Bulletin

Ref: RE-26-010

Date	25 September 2026
Recipient	Stakeholders writing Accident & Sickness business in Canada
Subject	New: Lloyd's Underwriters' Policyholders' Complaint Protocol for Accident & Sickness Insurance Policies

<i>Purpose:</i>	To inform stakeholders of the new Lloyd's Underwriters Policyholders' Complaint Protocol for Accident and Sickness Insurance Policies
<i>Affects:</i>	Stakeholders writing Accident and Sickness (A&S) business in Canada
<i>Line of Business:</i>	Accident & Sickness
<i>Jurisdiction:</i>	Canada
<i>Effective:</i>	Immediately

What you need to know

As a result of increasing growth in our accident and sickness products, we would like to confirm Lloyd's Canada is now a member of the Ombudsman for Life and Health Insurance (OLHI).

This bulletin is to advise all stakeholders who are writing Lloyd's Accident and Sickness (A&S) business in Canada that customer complaints requesting further escalation after a tier two compliant must be directed to the OLHI.

Lloyd's Underwriters' Policyholders' Complaint Protocol for Accident & Sickness Insurance Policies is now available. The form number for the new A&S protocol is RDW1010 (English) and RDW1010-16 (French).

Coverholders and partners writing A&S business should familiarize themselves with the requirements and ensure the protocol is included within applicable policy documentation.

What this means to you

Where an A&S policy is issued, the OLHI complaint protocol must be incorporated into the policy documentation provided to policyholders.

We understand it will take time to fully implement the new form. As such please ensure that any tier one compliant responses properly reflect the OLHI as the industry contact.

A copy of both the English and French versions are linked below in this bulletin for your reference.

English: [RDW1010](#)

French: [RDW1010-16](#)

Nicole Seymour

Chief Agent, Lloyd's Underwriters, Canada

Lloydscanada@lloyds.com

