Arch Insurance Canada Ltd.

Customer Complaint Handling Process

At Arch Insurance Canada Ltd. ("Arch Canada") we strive to provide excellent customer service. Customer satisfaction is essential to our business. However despite our best efforts, at times we fail to meet our customer's expectations.

Since Arch Canada is dedicated to building long and satisfying relationships with our customers, we want to hear from you in order to make improvements.

1. Broker Contact

Should you have any questions or concerns, contact your broker. Your broker acts on your behalf when dealing with any issues you may have with your insurance company. These highly experienced professionals will represent your best interests and offer independent advice.

2. Complaint Liaison Officer

If your broker is unable to resolve your concerns to your satisfaction, please contact our Complaint Liaison Officer.

Tel: +1 (416) 309-8121 or Toll Free (from Canada and US) +1-866-993-9978

Mail: Arch Insurance Canada Ltd. Attention: Complaint Liaison Officer 3600 - 77 King Street West P.O. Box 308 Toronto, Ontario M5K 1K2 CANADA

At Arch Canada we aim to resolve your complaint within 7 working days. When this is not possible due to circumstances beyond our control, we will let you know and explain the reasons.

In order to facilitate the resolution, please provide your full name, address, telephone number, email address (optional), policy or claim number and details of your complaint.

If you are not satisfied with Arch Canada resolution, you may escalate your complaint to GIO.

3. General Insurance Ombudservice (GIO)

GIO is an independent dispute resolution service which resolves conflicts between you and your insurance company fairly and professionally.

You can contact the GIO at:

Tel: +1-877-225-0446

Website: www.giocanada.org

4. If you reside in Ontario, you can contact the Finical Services Commission of Ontario (FSCO) at:

Mail: 5160 Yonge Street Box 85 Toronto, Ontario M2N 6L9 CANADA

Tel: +1 (416) 250-7250 or Toll Free: +1 800-668-0128

If you reside in Quebec, you can contact the Autorité des Marchés Financiers ("AMF"):

Mail: Place de la Cité, tour Cominar 2640, boulevard Laurier, bureau 400 Québec, Québec G1V 5C1 CANADA

Tel: +1 (418) 525.0337

5. Financial Consumer Agency of Canada (FCAC)

The FCAC is an independent agency which enforces consumer protection legislation, regulations and industry commitments by federally regulated financial entities.

If your complaint relates to one or more consumer provisions under the Insurance Act, you may choose to contact FCAC at:

Tel: +1-800-461-FCAC (3222)

Website: www.fcac-acfc.gc.ca,

Mail: 427 Laurier Avenue West 6th Floor Ottawa, Ontario K1R 1B9 CANADA