

## SUMMARY OF THE COMPLAINT HANDLING PROCEDURE Desjardins Insurance<sup>1</sup>

In collaboration with the Desjardins Group Ombudsman and Desjardins Insurance, the Complaint Handling Team (the « Team ») has established a framework for handling member/client complaints fairly and efficiently at no cost to members/clients. This framework meets with the quality standards set out in the applicable regulations. Specifically, the Team's role is to examine members/clients complaints in an impartial manner and by taking all relevant facts into account.

### » Before sending a complaint to the team

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If you're not satisfied with the service provided or recommended products, we invite you to first contact Desjardins Insurance who will examine your dissatisfaction and attempt to resolve it.

### » What is a complaint?

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A complaint is usually the expression of one of the following three elements that has not been resolved to your satisfaction after it has been dealt by Desjardins Insurance:

- a reproach against Desjardins Insurance or one of its representatives or employees.
- the identification of real or actual prejudice that you have sustained or may have sustained as a client.
- a request for corrective action.

### » How to fill a complaint with the Team

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If you remain dissatisfied despite Desjardins Insurance's intervention, you may send a written complaint to:

**Complaint Handling Team**  
100, rue des Commandeurs  
Lévis (Québec) G6V 7N5

Fax: 418 833-5985 ou 1-877-833-5985

You must describe in your complaint the alleged misconduct (i.e. what led you to complain) the damage sustained and the corrective action requested (i.e. the outcome you are hoping for).

However, if you do not wish to submit a written complaint, you can ask Desjardins Insurance to forward your complaint to our team or contact one of our advisers at 418 838-8185 or 1-877-838-8185.

You can visit the Autorité des marchés financiers' website which provides you with tools to help you file a complaint: <https://lautorite.qc.ca/en/general-public/assistance-and-complaints/making-a-complaint>.

### » What will happen next?

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- An acknowledgment of receipt will be sent to you within ten (10) calendar days following receipt of your complaint.
- Shortly after the acknowledgment is sent, a compliance adviser from our team will contact you to discuss your complaint and make sure that you've submitted all the documentation required to review your complaint. Their contact details will then be provided to you.
- The appointed compliance adviser will review your file.
- After your file has been reviewed, a final response including our findings and decision will be sent to you within 90 calendar days following receipt of your complaint.
- If you received a settlement offer, you must sign a release to accept it.
- If you're not satisfied with our decision, see the list of available recourses enclosed with the acknowledgment of receipt and with the decision letter.
- This process may not apply if there's a pending legal proceeding or if a ruling or settlement has already been reached regarding the allegations.

## » Recourses available to you

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Many recourses are available to you if you're not satisfied with the handling your complaint by our Team or its outcome. Below is a summary of the main recourses available.

You may use the services of the Desjardins Group Ombudsman (the « Ombudsman ») which is the last resort within the Desjardins Group:

### **Desjardins Group Ombudsman**

You can ask the Ombudsman to review your complaint. This service is free and optional.

Upon written request, we can forward a copy of your complaint file to the Ombudsman. You can also send your file directly to:

Desjardins Group Ombudsman  
PO Box 7, STN Desjardins  
Montreal QC H5B 1B2  
1-866-866-7000, 5557793  
Fax: 514-281-7855

Once all the necessary information has been received, the Ombudsman will send you its decision within 90 days.

You can also choose to use an independent dispute resolution service, which you can do without first asking the Desjardins Group Ombudsman to review your complaint:

### **Autorité des marchés financiers**

The AMF will examine your file. If deemed appropriate, the AMF could offer conciliation or mediation services to resolve the conflict. This process is on a voluntary basis. A party cannot be forced into it.

Upon written request, we can forward a copy of your complaint file to the AMF. You can also send your file directly to:

Complaints and Compensation Department  
Place de la Cité, Cominar Tower  
400-2640 boulevard Laurier  
Quebec City QC G1V 5C1  
Website: <https://lautorite.qc.ca/>

### **OmbudService for Life & Health Insurance**

OLHI is an independent complaint resolution and information service for consumers of life and health insurance products and services (including life and disability insurance, annuities and segregated funds). You can submit a complaint to OLHI after receiving our final response or if you have not received it within 90 days of your initial complaint.

You must file your complaint directly with OLHI who will then contact us for the transfer of your file:

OmbudService for Life & Health Insurance  
20, Adelaide St. East, Suite 802  
PO Box 29  
Toronto ON M5C 2T6  
Quebec : 1-866-582-2088  
Canada : 1-888-295-8112  
[www.olhi.ca](http://www.olhi.ca)

We remind you that a list of available recourses has also been given to you with the acknowledgment of receipt sent to you following your complaint.

Finally, please note that the filing of your complaint, including the transfer of your complaint to the AMF, does not interrupt the prescriptive period for civil remedies.

Note: You should consider electronic transmission security issues when transmitting confidential information using unsecured email.

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<sup>i</sup> DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company.