

**EDGE MUTUAL INSURANCE COMPANY
COMPLAINT HANDLING PROTOCOL**

1. The “Company Ombudsman/Liaison Representative” (as filed with OIO) is Carlos Rodrigues.
2. To activate the company’s complaint handling process a policyholder(s) must provide a description of his/her complaint to the company in writing.
3. Letters of complaint will be reviewed by the “Company Ombudsman/Liaison Representative” or his/her alternate within five (5) business days of being received at the company.
4. The “Company Ombudsman/Liaison Representative” will consult with appropriate staff representatives and send to the policyholder a letter outlining the company’s final position within sixty (60) days of the “Company Ombudsman/Liaison Representatives” review of the letter of complaint.
5. Our goal as a policyholder-owned, purely mutual company is to treat policyholders in a fair, courteous and timely manner. Time lines mentioned above are minimum standards.
6. This Complaint Handling Protocol does not apply to any situation involving litigation by the insured against the company or where the insured has retained legal assistance in that regard.
7. Policyholders who have unresolved complaints are advised to contact:

Office of the Insurance Ombudsman
Financial Service Regulatory Authority of Ontario
5160 Yonge Street, 16th Floor
Toronto ON M2N 6L9

Telephone: 416-250-7250
Toll Free: 1-800-668-0128