

Customer Complaint Policy & Procedure



Edge Mutual Insurance Company (herein referred to as 'the insurer' or the 'Company') seeks to maintain its reputation as a Mutual Company that delivers high quality, professional services. Edge Mutual is also committed to maintaining its responsiveness to the needs and concerns of its policyholders.

This policy is designed to provide guidance to its policyholders on the way Edge Mutual will receive and handle complaints made against the Company, or any of its representatives.

Visibility	The Complaint Handling Policy is available on the Company's website , or may be obtained at its principal office.
Accessibility	The Complaint Handling Policy is readily accessible to all stakeholders, employees and brokers. The policy is to be understandable and includes details on making and resolving complaints.
Responsiveness	Receipt of each complaint is acknowledged to the complainant immediately. Complaints will be handled in an efficient and effective manner. Complainants will be treated courteously and kept informed of the progress of their complaint throughout the complaint handling process.
Objectivity	Each complaint will be addressed in an equitable, objective and unbiased manner through the complaint handling process.
Charges	There will be no charge for the complainant for making a complaint.
Confidentiality	Personally identifiable information concerning the complainant is actively protected from public disclosure unless the complainant expressly consents to its disclosure.
Customer-Focused Approach	All employees of Edge Mutual are committed to efficient and fair resolution of complaints. We actively solicit feedback from our clients on a regular basis and acknowledge a client's right to complain.
Accountability	All employees accept responsibility for effective complaint handling. The Complaint Officer will ensure that, where appropriate, issues raised in the complaint handling process are reflected in employee performance evaluations.
Continual Improvement	The complaint handling process will be reviewed periodically, and at least annually, to enhance its efficient delivery of effective outcomes.

What is a complaint?

A complaint is an expression of dissatisfaction made to the Company, related to its products or services, or the complaint-handling process itself, where a response or resolution is explicitly or implicitly expected.

Any complainant who is dissatisfied with a product or service provided by Edge Mutual, for any reason, may contact the Company to complain. A complaint may be initiated orally or in writing.

Handling a Complaint



Making a Complaint

Complaints may be submitted in writing to:

Edge Mutual
Complaint Officer/Ombudsman
103 Wellington St
Drayton, Ontario, N0G 1P0
Telephone: (226) 444-4405
Fax: (519) 638-3521
crodrigues@edgemutual.com



What Information is Required?

When making a complaint, the following information is required:

- Your name and contact details
- Your relationship with Company. Please specify whether you are an applicant for insurance or a current policyholder.
- Your contact person with Company.
- The nature of your complaint. If your complaint relates to the services provided, provide a detailed description of the conduct that has given rise to the complaint.
- Copies of any documentation supporting the complaint.



Assistance With Making a Complaint

If you require assistance in formulating or lodging a complaint, please reach out to the Complaint Officer or Ombudsman at the address or telephone number provided on the previous page.



Acknowledgement of Complaint

We are committed to acknowledging all complaints immediately upon receipt. Once a complaint has been received, we will undertake an initial review of the complaint. We will endeavor to resolve complaints within **5 business days** of receiving the complaint. Should the review exceed **2 weeks**, we will contact you to inform you of the reasons for the delay and indicate to you when we expect to be able to complete the review of the complaint.



Your Rights During the Complaint Process

You have the right to inquire as to the status of your complaint by sending an email to crodrigues@edgemutual.com. We will endeavor to respond to your inquiry within **3 business days**.



Response to a Complaint

Once we have reviewed your complaint, we will provide you with a written response. If you are dissatisfied with Edge Mutual's response, you have the right to ask for reconsideration of the response by the Company's Ombudsman. Such a request should be made in writing and forwarded by post, email, or fax to the address provided on the previous page.



Further Action

We do offer an independent ombudsman service should you wish to dispute this matter further. The Mutual Insurance Companies Ombud Service (MICO) assists in the resolution of conflicts between policyholders (customers, insured) and Edge Mutual.

Their contact information is as follows:

Phone (local): (613) 505-5070

Toll free: 1 (866) 231-2602

info@mutualombudservice.ca

If you are dissatisfied with the way your complaint has been handled, you have a right to refer the matter to the Company's regulator:

Financial Service Regulatory Authority of Ontario

25 Sheppard Ave W, Suite 100

North York, Ontario, M2N 6S6

Phone: (416) 250-7250

Toll free: 1 (800) 668-0128

[More information](#)



TOLL: 1 (844) 638-3305
FAX: (519) 638-3521

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