



COMPLAINT HANDLING POLICY



GROUPE OSTIGUY & GENDRON

Cabinet en assurance de dommages et cabinet de services financiers
Firm in damage insurance and financial services firm
Cautionnements - Bonds

Complaint handling policy

Purpose of the Policy

The purpose of a complaint examination and dispute resolution policy is to set up a free and equitable procedure for dealing with complaints.

This policy explains our complaints examination process.

The Person in Charge of Complaints

Ms. Monique Gagnon is the person who is in charge of applying this policy and ensuring that complaints received by our firm are examined in accordance with said policy.

Ms. Monique Gagnon acts as a respondent to the Autorité des marchés financiers (the Authority) and ensures the training of our staff. She is responsible for providing staff with all the information necessary to comply with this policy.

The person in charge is also responsible for:

- Delivering an acknowledgment of receipt and notice to the complainant;
- Transferring the file to the Authority, at the complainant's request;
- Filing a report twice a year with the Authority using the Complaint Reporting System (CRS).

The Complaint

For the purposes of this policy, a complaint is the expression of at least one of the following three elements:

- A reproach against the registrant;
- The identification of real or potential harm that a consumer has sustained or may sustain;
- A request for remedial action.

Dissatisfaction or Concern

Informal steps to correct a specific problem or to obtain information are not considered a complaint, provided the problem is resolved as part of our firm's normal activities.

First, the complainant is encouraged to contact his representative or the customer service department by phone at 450 662-2210 or by e-mail at the following address: assurance@ostiguygendron.com

How does one file a complaint?

A complainant who is not satisfied with the response or information obtained after having completed the previous step in the process or who wishes to file a complaint must do so in writing at the following address:

Groupe Ostiguy & Gendron
2905, Place Louis-R.-Renaud, bureau 101
Laval QC H7V 0A3
T. 450-662-2210 F. 450-662-1123
assurance@ostiguygendron.com

Include in the subject line: “Complaint – To be given to the person in charge of complaints”

Receipt of the Complaint

As soon as the complaint arrives, the employee who has received it must transfer it to the person in charge of complaints.

The Complaints Officer must acknowledge receipt of the complaint within a reasonable period of time, i.e. within 7 working days of having received it.

Complaint Examination

Upon receiving a complaint, Groupe Ostiguy & Gendron must initiate its complaint examination process.

Complaint examination, in other words, the analysis of the complaint and the relevant documents, must be done within a reasonable period of time, i.e. within 30 days of receiving all the information necessary for the examination.

After examining the complaint, the person in charge must send the complainant a final written response with justifying reasons.

The Complaint File

A separate file must be created for each complaint. This file must contain the following:

- the written complaint and its three elements (the reproach against the registrant, the real or potential harm and the requested remedial action);
- the outcome of the complaint examination process (the analysis and the supporting documents);
- the final written response to the complainant with justifying reasons.

Transferring the File to the Authority

If not satisfied with the outcome or with the examination of the complaint, the complainant may ask us, at any time, to transfer the file to the Authority. The transferred file must include all the information related to the complaint.

We are responsible for complying with the rules governing the protection of personal information in our possession.

Effective Date

This policy came into effect on June 1, 2010. Last update: October 31, 2023.