



MILLENNIUM INSURANCE CORPORATION

200, 2457 BROADMOOR BLVD
SHERWOOD PARK, AB T8H 0Y6
780-467-1500

HOW TO FILE A COMPLAINT

INTRODUCTION

Millennium Insurance Corporation ("**Millennium**") is committed to customer satisfaction and transparent communication. We understand the importance of addressing your concerns promptly and courteously. Our commitment is to provide you with accessible and efficient channels to express any complaints or concerns and ensure that they are handled with confidentiality and professionalism.

It is important to us that your concerns are addressed fairly and promptly, and we also use your feedback to improve our services and decision-making processes. Each complaint is thoroughly investigated in an impartial manner, following the procedures outlined in this document. We strive to maintain accountability and transparency in all our dealings, ensuring that every decision is based on factual evidence and fairness.

STEP 1. RESOLVE THE PROBLEM AT THE SOURCE

When you have a concern, we recommend that you attempt to resolve the issue directly with your Agent, Customer Service Representative or Adjuster. If you are not satisfied, ask to speak with a manager or supervisor to review your case.

Before doing so, please gather the following information to speed up the process:

- Identifying details such as your policy and/or claim number;
- Details of your complaint;
 - why are you dissatisfied?
 - what would you like to see happen?
- Copies of any supporting documents and important dates; and
- The names of any employees you have already spoken to about your concerns.

If your complaint is not resolved to your satisfaction after this step, continue to the next step in the process below.

STEP 2. ESCALATION TO THE COMPLAINTS OMBUDSPERSON

If your concern remains unresolved after Step 1, please contact Millennium's Complaints Ombudsman in writing for a comprehensive review.

Contact Information:

- Email: ombudsman@millenniuminsurance.ca
- Write: Millennium Insurance Corporation, 200, 2457 Broadmoor Blvd, Sherwood Park, AB T8H 0Y6

What to Expect:

In your written correspondence please provide:

- 1) your name;
- 2) your policy number or your claim number;
- 3) the name of the Agent, Customer Service Representative or Adjuster you have been dealing with;
- 4) the name of the Supervisor and/or Manager you have been dealing with, if any;
- 5) describe the nature of your concern, the history of your complaint, and your preferred resolution.

The Ombudsman will require a complete review and written response from a Millennium Manager responsible for the area of your concern.

Once the written response is received setting out Millennium's position with respect to the complaint, the Ombudsperson will conduct an independent and thorough investigation of your complaint to ensure a fair and equitable solution. This includes reviewing all relevant facts and consulting with all involved parties and departments.

Final Response:

The Ombudsperson will respond in writing within 30 days. This response will represent Millennium's final position on your complaint. Your file will be considered closed after this response unless new, pertinent information or documentation is presented for further consideration.

STEP 3. CONTACT THE EXTERNAL OMBUDSMAN

If you are not satisfied with our complaint resolution process, assistance and information is available through the General Insurance OmbudService ("**GIO**") for general insurance companies. The GIO is an independent dispute resolution service available to any home, auto or business insurance policyholder in Canada. Please note that the GIO does not provide compensation or monetary award and its services are non-binding.

WRITE: General Insurance OmbudService (GIO)
4711 Yonge Street
10th Floor
Toronto, ON M2N 6K8

EMAIL: info@giocanada.org

ONLINE: <https://giocanada.org/submit-a-complaint-2/>

PHONE: 1.877.225.0446

EXTERNAL RESOURCES

As a provincially licensed and regulated insurance company, Millennium is subject to the Insurance Act (or equivalent legislation) and Regulations of each province and territory. Government regulatory bodies in each jurisdiction oversee the activities of insurance companies and provide assistance to consumers who may have inquiries or concerns. The following is provided for additional resources in your jurisdiction:

ALBERTA:	Alberta Superintendent of Financial Institutions https://www.alberta.ca/financial-institutions
BRITISH COLUMBIA:	BC Financial Services Authority https://www.bcfsa.ca/
SASKATCHEWAN:	Financial and Consumer Affairs Authority of Saskatchewan https://fcaa.gov.sk.ca/
MANITOBA:	Financial Institutions Commission Branch of Manitoba https://mbfinancialinstitutions.ca/
ONTARIO:	Financial Services Commission of Ontario https://www.fsrao.ca/
NEW BRUNSWICK:	Consumer Advocate for Insurance of New Brunswick https://www.insurance-assurance.ca/index.php
NEWFOUNDLAND AND LABRADOR:	Insurance Regulation – Newfoundland and Labrador https://www.gov.nl.ca/dgsnl/insurance/
NOVA SCOTIA:	Office of the Superintendent of Insurance Nova Scotia https://www.novascotia.ca/finance/en/home/insurance/
PRINCE EDWARD ISLAND:	Office of the Superintendent of Insurance PEI https://www.princeedwardisland.ca/en/information/
YUKON:	Office of the Superintendent of Insurance Yukon https://yukon.ca/en/
NORTHWEST TERRITORIES:	Office of the Superintendent of Insurance NWT https://www.gov.nt.ca/

For privacy related issues, you may contact the Office of the Information and Privacy Commissioner of Alberta. This office oversees compliance with Alberta’s Personal Information Protection Act (PIPA), which governs the handling of personal information in the private sector.

Contact Details for the Alberta Privacy Commissioner:

Edmonton Office:

Address: Office of the Information and Privacy Commissioner
#410, 9925 - 109 Street,
Edmonton, AB T5K 2J8

Phone: 780.422.6860

Fax: 780.422.5682

Calgary Office:

Address: Office of the Information and Privacy Commissioner
Suite 2460, 801 6 Avenue SW
Calgary, AB T2P 3W2

Fax: 403.297.2711

For further details on how to file a formal privacy complaint or for more information on Alberta's PIPA, please visit the Office of the Information and Privacy Commissioner of Alberta's website.

Website: <https://oipc.ab.ca/>

For privacy related concerns outside of Alberta, please refer to the Office of the Privacy Commissioner of Canada, overseeing compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA):

Contact Details for the Federal Privacy Commissioner:

Address: Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, QC K1A 1H3

Toll-free: 1.800.282.1376

Phone: 819.994.5444

Fax: 819.994.5424

Website: <https://www.priv.gc.ca/en>