



Complaints Procedure

BMS Canada Risk Services Ltd.

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DISCLAIMER

All information contained herein of a non-public, confidential or proprietary nature is to be treated as confidential, and may not be disclosed to any other person not entitled to receive it without the prior consent of BMS, except as may be required by law or regulatory authority.

1. Introduction

BMS Canada Risk Services Ltd o/a Lions Gate Underwriting Agency, herein referred to as BMS, is a Canadian Insurance Broker registered in the following provinces and territories:

- Alberta Insurance Council (No. K-2368087-10945255)
- Insurance Council British Columbia (No. LIC-156884C93377R4)
- Insurance Council of Manitoba (No. K-37073-698)
- Financial and Consumer Services Commission of New Brunswick (No. 180004719)
- Newfoundland and Labrador, Financial Services Regulations Division (No. 11-70-BM090-1)
- Nova Scotia Department of Finance (No. 18 2463208 00 F2)
- Government of Nunavut (No. 20195103)
- Government of Northwest Territories (No. NT-A1-6928)
- Registered Insurance Brokers of Ontario (No. 3691)
- Prince Edward Island Department of Justice and Public Safety, Consumer, Labour and Financial Services (No. 36880),
- Autorité des Marchés Financiers (No. 601295)
- Insurance Councils of Saskatchewan (No. 06417)
- Government of Yukon (No. 1824-17-7657).

1.1.1. Statement of Commitment

BMS conducts its business with integrity and transparency and we are committed to ensure we provide a quality service and working in an accountable way that builds trust and respect as well as adhering to all relevant laws and regulations. We recognise the importance of fostering a positive culture of compliance and maintaining the confidence of our clients, markets, business partners and relevant authorities.

We will not work with other entities who do not share our commitment to operating with integrity and adherence to the regulations of all provinces and territories.

1.1.2. Purpose of the Process

This complaints handling process was developed in order to ensure the fair treatment of customers and is one of the ways in which we can continue to improve our service by listening and responding to the views of our clients and stakeholders by responding positively to complaints and by putting mistake right. All complaints will be handled promptly and with fairness.

BMS Group is dedicated to treating each and every complaint received in an equitable manner and commits to providing a timely response and outcome of an investigation to the client and any appropriate regulatory body seeking the necessary information related to a complaint.

2. Contact Details

Should you wish to file a complaint with BMS, please submit the details of the complaint via one of the following means:

Mail: BMS Group, 979 Bank St, Suite 200, Ottawa ON K1S 5K5
Telephone: 1-855-318-6558
Email: operations.ca@bmsgroup.com

Depending on the nature of your complaint, it may be handled by a staff member within the associated division, or escalated to the Managing Director or Executive Director of the division.

If further escalation is required, your complaint will be reviewed by the Principal Broker / Designated Provincial / Territorial Representative and the Chief Operating Officer.

3. What is a Complaint?

Definition

“Any oral or written expression of dissatisfaction whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges the complainant has suffered (or may suffer) financial loss, material distress, or material inconvenience”.

A complaint can constitute one of the following elements which subsides after being considered and treated at a competent operational level to enable a decision:

- A reproach against BMS Group or one of its staff members
- The notification of a potential or real financial loss, material distress or inconvenience that a client has suffered or could suffer.
- A request for prompt corrective action

Generally, a notification of complaint is provided by a phone call, written letter, an email or other form of communication. A manifestation of a dissatisfaction on the part of a client, when the latter is settled in the normal course of business activities, does not constitute a complaint but will need to be managed appropriately.

4. Complaints Handling Procedure

When a complaint is received we agree to send an acknowledgement of receipt to the complainant within a period of not exceeding 5 business days and accompanied by the notice.

A root cause analysis is undertaken to establish what occurred and importantly how the matter might be prevented from being repeated. This review will follow the agreed timescales

The member of staff in question, for which the complaint was made against, will receive notification, details of person who is handling the complaint, the expected timeline for the processing of the complaint, information relating to the services offered by BMS and the notice to the person who filed the complaint.

Key Timescales



Acknowledge - within 5 working days, i.e. client informed it is being dealt with.

Investigation - complete within 4 weeks *or if not resolved ...*

Extend investigation - within 8 weeks, client kept informed

Final response - Confirm in writing to provide a final closure of the complaint, with redress if appropriate. Ideally after 4 weeks, extending to 8 if a complex matter.

BMS Canada has a local Complaints register that we maintain for complaints raised within the business.

For each complaint received, BMS will maintain a log of the complaint, which will include:

- the name of the complainant
- the name of the member of staff in question
- the nature of the complaint
- the pertinent information concerning the complaint, including the source of the information, the date the complaint was received, the result of the complaint and the date the complaint was closed and any redress..

Escalation

Complaints should be dealt with by a nominated complaints handler who is independent of the initial issue.

First escalation point is the ExCo individual in your line of management, as soon as possible after identification.

Final escalation is to Principal Broker, BMS Canada – including any offers of compensation by way of redress.

In the event that a satisfactory solution is not received by the client, we will recommend that the client address their complaint directly to the insurance company or other pertinent organization. BMS will then ensure close collaboration with this organisation in order find a solution that is satisfactory to the client.

Lloyd's Complaints

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.



- If BMS Canada is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:

Lloyd's Underwriters

Attention: Complaints Officer:

200 Bay Street, Suite 2930, P.O.Box 51, Toronto, Ontario, M5J 2J2

E-mail: info@lloyds.ca

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Lloyd's policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction, you have the right to continue your pursuit to have your complaint reviewed by the following organizations:

General Insurance OmbudService (GIO): assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at:

Toll free number: 1-877-225-0446

www.giocanada.org

For Quebec clients:

Autorité des marchés financiers (AMF): The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at:

Toll Free: 1-877-525-0337

Québec: (418) 525-0337

Montréal: (514) 395-0311

If you have a complaint specifically about Lloyd's Underwriters' complaints handling procedures you may contact the FCAC.

Financial Consumer Agency of Canada (FCAC) provides consumers with accurate and objective information about financial products and services and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes.

The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9

Services in English: 1-866-461-FCAC (3222)

Services in French: 1-866-461-ACFC (2232)

www.fcac-acfc.gc.ca

Lloyds Canada Complaints flow

