



## Customer Complaint Policy and Procedures

### Caradoc Townsend Mutual Insurance Company

#### Introduction

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

This policy is designed to provide guidance to its clients on the manner in which CTM will receive and handle complaints made against the Company, or any of its representatives.

#### 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 CTM, for any reason, may contact the Company to complain. A complaint may be initiated orally or in writing.

#### Guiding Principles of Effective Complaint Handling

Principle	
<b>Visibility</b>	The Complaint Handling Policy is available on the Company's website at <a href="http://www.ctmins.ca">www.ctmins.ca</a> or may be obtained at its principal office.
<b>Accessibility</b>	The Complaint Handling Policy is readily accessible to all partners, employees and clients. The policy is to be understandable and includes details on making and resolving complaints.
<b>Responsiveness</b>	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.
<b>Objectivity</b>	Each complaint will be addressed in an equitable, objective and unbiased manner through the complaint-handling process.
<b>Charges</b>	There will be no charge to the complainant for making a complaint.
<b>Confidentiality</b>	Personally identifiable information concerning the complainant is actively protected from public disclosure unless the complainant expressly consents to its disclosure.
<b>Customer-focused Approach</b>	All partners and employees of CTM 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.
<b>Accountability</b>	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.
<b>Continual Improvement</b>	The complaint handling process will be reviewed periodically, and at least annually, to enhance its efficient delivery of effective outcomes.

#### Handling a Complaint

- a. How a complaint may be made

Complaints may be submitted in writing to:

Complaint Officer  
Caradoc Townsend Mutual Insurance Company



780 Old Highway 24, Box 1030  
Waterford ON N0E 1Y0  
Fax: 519-443-5198  
[Ombudsman@ctmins.ca](mailto:Ombudsman@ctmins.ca)

b. [What information is required when making a complaint?](#)

When making a complaint, the following information is required:

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

c. [Assistance with making a complaint](#)

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

d. [Acknowledgement of complaints](#)

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. Where the review exceeds 2 weeks, we will contact you to inform you of the reasons for the delay, and indicate to you when we expect to be in a position to complete the review of the complaint.

e. [Your rights during the complaint process](#)

You have the right to inquire as to the status of your complaint by sending an email to [Ombudsman@ctmins.ca](mailto:Ombudsman@ctmins.ca). We will endeavour to respond to your inquiry within 3 business days.

f. [Response to a complaint](#)

Once we have reviewed your complaint, we will provide you with a written response. If you are dissatisfied with CTM'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 above.

g. [Further action](#)

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

Financial Service Regulatory Authority of Ontario  
25 Sheppard Avenue West, Suite 100  
Toronto, ON M2N 6S6  
Telephone: 416-250-7250  
Toll free: 1-800-668-0128  
<https://www.fsrao.ca/ask-question-file-complaint-or-report-fraud>