

Customer Complaint Procedures

We strive to improve the financial, physical and mental well-being of Canadians. So, if we get a complaint, we take it seriously.

What is a complaint?

A complaint is when you are dissatisfied with our products or services, and you expect us to take action to try to fix it.

How do I make a complaint?

Contact us directly for help with a question, or to submit a complaint.

Sharing relevant details such as a summary of what happened, relevant documents, your policy number or member ID, and the resolution you are seeking will help us to serve you better.

Phone: 1-844-222-2264 (Monday – Friday from 8:00 am - 8:00 pm EST)

Web form: [Contact Us](#)

Fax: 1-855-317-9241

Mail: The Canada Life Assurance Company
Complaints Office T-262
255 Dufferin Ave
London, ON N6A 4K1

If you live in Quebec, you can also fill out the [complaint form](#) provided by the Autorité des marchés financiers (AMF).

What happens after I make a complaint?

Here are the steps we'll follow:

- We'll open a file to record your complaint.
- We'll acknowledge receipt of your complaint in writing within 10 days and let you know the person or area you can contact to discuss it further.
- We'll gather the necessary information, then review your case.
- We'll provide you with a final written response as soon as possible, and generally, within 60 days. Your complaint may take longer to review or be more complex than anticipated. If this is the case, we'll let you know the reason why we may need up to 30 extra days to provide our response.
- If there's a resolution offered, we'll give you a reasonable amount of time to consider it. If you accept, we'll implement it within 30 days or an agreed-upon timeline.

Some complaints can be resolved very quickly and easily and may follow a simplified version of the process outlined above where they could be handled verbally (e.g., in a phone call). If we cannot provide a solution or explanation that you are happy with within 10 days under this process, we'll acknowledge receipt of your complaint in writing and your complaint will follow the steps above.

Who do I contact if I'm not happy with Canada Life's response?

If you aren't happy with how we handled your complaint or our final response, you may have the option to have your complaint reviewed by an external Regulator or OmbudService. Who you'll need to contact will depend on where you live and what your complaint is about. Please note that in most cases an external Regulator or OmbudService will not review complaints about Administrative Services Only (ASO) plans. For further information about ASO plans, please see the FAQs.

For insurance related complaints

Most complaints can be referred externally to **The OmbudService for Life and Health Insurance (OLHI)**, a national independent complaint resolution and information service for consumers of Canadian life and health insurance products and services, including life, disability, employee health benefits, travel and insurance investment products such as annuities and segregated funds.

OmbudService for Life and Health Insurance
2 Bloor St. West, Suite 700
Toronto, ON M4W 3E2
Phone: 1-888-295-8112
Website: <https://olhi.ca>

If you live in Quebec, you can contact us at any time to let us know that you would like the **Autorité des marchés financiers (AMF)** to review your complaint. You can also contact them directly. We'll send your complaint file to the AMF no later than 15 days after receiving your request.

Autorité des marchés financiers
800, rue du Square-Victoria
Bureau 2200
Montréal, QC H3C 0B4
Phone: 514-395-0337 or 1-877-525-0337
Website: <https://lautorite.qc.ca>

If you live in Saskatchewan and have received our final response, you can contact the **Superintendent of Insurance**.

Superintendent of Insurance
Insurance and Real Estate Division
Financial and Consumer Affairs Authority
4th Floor, 2365 Albert Street
Regina, SK S4P 4K1
Phone: 306-787-6700
Website: <https://fcaa.gov.sk.ca>

For consumer provision complaints

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws (or "consumer provisions"). There are various consumer provisions that apply to financial institutions including the requirement to have a complaint handling procedure in place that is available to the public. The FCAC does not provide compensation or address individual disputes. It will review whether a financial institution has complied with the FCAC requirements.

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa, ON K1R 7Y2
Phone: 1-866-461-3222
Website: <http://fcac-acfc.gc.ca>

Frequently Asked Questions

Can my advisor help?

Yes. If you have a question or concern about your financial products, and you have an advisor, please contact them. They are familiar with your products and can likely assist. You can find their contact information on your statements.

What is an Administrative Services Only (ASO) plan?

ASO plans are self-insured or funded by your employer but are administered by a third party, such as Canada Life. The employer is responsible for paying out all benefit entitlements and determining the specific provisions of the contract. Certain ASO plans have an appeal process, and we'll let you know about the process and contact information when applicable. Canada Life is required to adjudicate claims and make decisions based on the agreed upon contract. In most cases, Regulators and the OLHI will not review complaints about ASO plans. We will let you know if you have an ASO plan in our final response.

Who do I contact for questions or concerns about my disability claim?

If you have a disability case manager, please contact them directly. They are familiar with your case and can likely assist. You can find their contact information on your claim correspondence.

Our Commitment to you

We'll address all complaints about our financial products and services promptly, fairly and professionally.

These Complaint Handling Procedures apply to the Canadian operations of The Canada Life Assurance Company.