



## Customer Complaint Handling Procedures

At Co-operative Hail Insurance Company, we strive to provide financial protection on agricultural crops grown in Saskatchewan and Manitoba and are damaged as a result of direct damage due to the peril of hail. We take all complaints seriously when received.

### **First, let us know**

If you have a concern regarding our agent, product, service or adjusting contractor, please let us know. If you dealt with our agent, they may be able to provide advice, help or direction regarding your concern. Alternatively, contact our office to speak with one of our staff for the applicable complaint business area. If this does not solve your concern, we have outlined additional steps below that you may choose to take.

For a formal complaint related to an agent, product, operational policy, claim or administrative contact:

Co-operative Hail Insurance Company  
2709 13<sup>th</sup> Ave REGINA, SK S4T 1N4  
Phone: 306-522-8891  
Fax: 306-352-9130  
Email: [complaint@coophail.com](mailto:complaint@coophail.com)

### **If you remain dissatisfied, you can escalate your complaint**

If you remain dissatisfied, you can file a formal complaint. You will need to provide details of your complaint using the ***What to include with your complaint*** list below as a guide.

You will receive an acknowledgement of your complaint along with an explanation of the complaint handling process and estimation of when you can expect to hear back from us.

### **What to include with your complaint**

When submitting or escalating a complaint for review, please provide the following:

1. Details of your complaint;
2. All relevant documents related to your complaint;
3. An explanation of why you disagree with our decision or handling, why you are dissatisfied with our service or why you are dissatisfied with the response you have received.
4. The resolution you are seeking and why you believe this resolution is appropriate.

This information will help the person reviewing your complaint to fully understand the situation and ensure your concerns are properly addressed.

This process has been approved as per Subsection 7-26(3) of the Saskatchewan Insurance Act



**External recourse**

If you are not satisfied following our review and resolve, you have the option to take your complaint to the:

**Saskatchewan**

**Financial and Consumer Affairs Authority  
Insurance and Real Estate Division**

Suite 601, 1919 Saskatchewan Drive

Regina, SK S4P 4H2

Telephone: 306-787-6700

Fax: 306-787-9006

Email: [fcaa@gov.sk.ca](mailto:fcaa@gov.sk.ca)

**Manitoba**

**Superintendent of Insurance  
Financial Institutions Regulation Branch**

207-400 St. Mary Avenue

Winnipeg, MB R3C 4K5

Telephone: 204-945-2542