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 13th Ave REGINA, SK S4T 1N4
Phone: 306-522-8891
Fax: 306-352-9130
Email: 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 Insurance Act.

Updated: February 2025

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
4th Floor, 2365 Albert Street
Regina, SK S4P 4K1
Telephone: 306-787-5645
Fax: 306-787-5899
Email: fcaa@gov.sk.ca
Website: https://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