



Complaints resolution policy

Factory Mutual Insurance Company

Introduction

Factory Mutual Insurance Company (“FM”) is a mutual insurance company whose capital, scientific research capability and engineering expertise are solely dedicated to property risk management and the resilience of its client-owners. FM strives for excellence in the delivery of products and services to our clients and in its business relations with our vendors and suppliers.

This Complaint Resolution Policy reflects our commitment for transparency, fairness, and communication in all aspects of FM’s business relationships. If at any time you are not satisfied with FM’s products, services, or manner of doing business, please follow the procedures set out in this Policy.

Definition of a complaint

A complaint is the expression of one of the following three elements, which persists after being considered and examined at the operational level within FM charged with making a decision:

1. A reproach against the registrant (FM);
2. The identification of real or potential harm that a consumer has sustained or may sustain; or
3. A request for remedial action.

An initial expression of dissatisfaction, whether in writing or otherwise, will not be considered a complaint where the issue is settled in the regular course of business. However, if you remain dissatisfied and your dissatisfaction is referred to the person who is responsible for the examination of complaints, then it will be considered a complaint.

Substance of the complaint

You should include the following details in a complaint:

- Name
- Address
- Telephone number
- Email address
- Statement of facts
- Copies of relevant documents to support complaint

Reporting and processing of the complaint

Your complaint to FM should be made to:

Thomas Judges
Operations Manager
FM
100 New Park Place
Suite 200
Vaughan, ON L4K OH9 CANADA
Telephone: +1 905-747-5711
E-mail: thomas.judges@fm.com

Your complaint will be acknowledged no later than five days business days after FM receives all of the information necessary for an examination of the complaint. FM's acknowledgement will contain the following information:

- Description of the complaint—specifying the real or potential harm, the reproach against FM, and the requested remedial action;
- Name and contact information of the person in charge of examining the complaint;
- In the event of an incomplete complaint, a notice requesting more information to which you must respond within a set deadline, failing which the complaint will be deemed to have been abandoned;
- The complaint examination policy;
- A statement to the effect that if you are not satisfied with the outcome or with the examination of the complaint, you may request that the matter be transferred to the Autorite des marches financiers; and
- A reminder that any filing of a complaint with the AMF does not interrupt the prescriptive period for civil remedies against the registrant.

No later than ten business days following receipt of all of the information necessary for a due examination of the complaint, FM will send a final response with justifying reasons.

Escalation of the complaint

If you are not satisfied after filing your complaint and receiving the final response from FM, you may contact the General Insurance Ombudservice ("**GIO**") for an independent review:

General Insurance OmbudService
4711 Yonge Street, 10th Floor
Toronto, ON M2N 6K8
Telephone: 877-225-0446
Website: www.giocanada.org

In Quebec, you may contact the insurance regulator *Autorite des marches financiers* ("**AMF**"):

Quebec City: 418-525-0337
Montreal: 514-395-0337
Toll-free: 1-877-525-0337

Website: <https://lautorite.qc.ca/en/general-public/assistance-and-complaints/assistance-and-complaints-loss>
E-mail: information@lautorite.qz.ca

You also may contact the Financial Consumer Agency of Canada ("**FCAC**"), a nationwide independent government body that supervises federally regulated financial institutions to ensure compliance with federal consumer protection measures:

Financial Consumer Agency of Canada (FCAC)
427 Laurier Avenue West
5th Floor,
Ottawa, ON K1R 1B9
Telephone: 1-866-461-FCAC (3222)