

NOVA MUTUAL

NOVA MUTUAL INSURANCE COMPANY

@NOVAMUTUAL | 833-829-6682

WWW.NOVAMUTUAL.COM

Complaint Policy

At Nova Mutual We Want to Hear from U!

Nova Mutual is committed to providing a service to the community which embodies our values of Integrity, Respect and Courage. At Nova Mutual, we believe it to be your right to bring your concerns directly to us, so we have an opportunity to work through solutions directly with U.

We know complaining is never easy, but if U are not satisfied with us, please reach out and let us know.

What U need to Know...

If your complaint is regarding your *Insurance Policy* (rates, premiums, coverages, and policy payment) we encourage U to reach out directly to your **Broker or Agent**.

If your complaint is regarding your *Insurance Claim*, we encourage U to contact your **Claims Adjuster**.

If you are still unsatisfied, we need to hear from U!

What U can expect from Nova....

- U will receive confirmation of receipt of your complaint within 2 working days.
- Nova will respond within 5 working days.
- If we need more time, we will let U know.
- If we cannot resolve the issue together, we will assist U in next steps to get your complaint resolved.



35 TALBOT STREET EAST, PO BOX 621
JARVIS, ON N0A 1J0
FAX: 888-507-3973

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How U can make a Complaint.

- Identify the most appropriate contact for your complaint.
- Report your complaint by phone or email.
- Be sure to put the word 'complaint' in the subject line of your email.
- Describe the issue as clearly as possible including what outcome U wish to see!
- Provide your contact details so we can reach U.

Nova Mutual Complaints Team

Should U have a concern that cannot be addressed through your Broker, Agent or Claims Adjuster, or U are still unsatisfied, we encourage U to reach out directly to Nova Mutual's complaint team at complaints@novamutual.com and a representative will contact you to address the situation.

Financial Services Regulatory Authority of Ontario

Nova Mutual strives to ensure complaints are resolved in a manner fair and equitable to all parties involved.

However, if U feel your complaint has not been adequately addressed by Nova Mutual's Ombudsman, U may contact the Financial Services Regulatory Authority of Ontario (FSRA).

FSRA is an independent regulatory agency created to improve consumer and pension plan member protections in Ontario.

U can file a formal complaint with the Financial Services Regulatory Authority of Ontario by completing the [FSRA Complaint Form](#)



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