



## Customer Care

At Wawanesa Life, we pride ourselves on providing an exceptional experience for our customers. If you are not satisfied for any reason, we want to hear from you.



### WAWANESA LIFE EARNING YOUR TRUST

The Wawanesa Life Insurance Company has been a proud member of the Wawanesa Group of Companies since 1960. Wawanesa Life complements the insurance lines of Wawanesa Mutual and expands the reach of “Earning your Trust since 1896.”

Wawanesa Life’s beginnings were first focused on expanding the product offerings available to the Wawanesa Mutual’s broker network and their clients. Our roots are firmly grounded in the traditions of Wawanesa Mutual and with their support, Wawanesa Life’s product offerings have also expanded and today include a full range of individual life insurance, savings and group insurance products.

#### Wawanesa Life offers the following plans and services:

- Life Insurance Planning
- Mortgage Protection
- Family Insurance
- Business Insurance
- Children’s Plans
- Quick Issue Critical Illness Plans
- Non-Medical Instant Issue Plans
- Key Person Insurance
- Buy/Sell Agreement Funding
- Estate Planning
- Guaranteed Investments
- Segregated Funds
- Retirement Plans, RRSPs, RRIFs, Annuities
- Group Insurance

### OUR COMMITMENT TO CUSTOMER CARE

At Wawanesa Life, we believe that customer care is important. If you are not satisfied for any reason, we are committed to addressing and resolving your concerns in a timely, fair and professional manner.

We are dedicated to continually improving the products and services we provide to our customers. We believe that customer concerns can be an excellent source of insight that can help us identify improvement opportunities.

We are committed to providing high quality products and services.

Customer satisfaction is important to us.

## WAWANESA LIFE CUSTOMER CONCERNS RESOLUTION PROCESS

Wawanesa Life has established a resolution process to address your concerns. Please follow the steps indicated below to help us find the right solution for you.

### Step 1: Let us know

Most problems can be resolved quickly and easily.

For questions or concerns related to a claim you have made with Wawanesa Life, please use the direct contact information provided in our correspondence or email [WawanesaLife-Claims@wawanesa.com](mailto:WawanesaLife-Claims@wawanesa.com).

For all other questions or concerns, please contact a Customer Service Representative:

#### Group Insurance:

Tel: 1-844-318-0410

Email: [grpspecialists@wawanesa.com](mailto:grpspecialists@wawanesa.com)

#### Individual Insurance:

Tel: 1-800-263-6785 option 1

Email: [lifecustserv@wawanesa.com](mailto:lifecustserv@wawanesa.com)

#### Annuities or Investments:

Tel: 1-800-263-6785 option 2

Email: [annuities@wawanesa.com](mailto:annuities@wawanesa.com)

### Step 2: Talk to a Department Leader

If your concern has not been resolved to your satisfaction, please ask to be directed to a Department Leader. All Wawanesa Life staff can provide you with the name and contact information of the Department Leader in the area relevant to your concern.

### Step 3: Contact our Compliance Specialist

If you are still not satisfied, you may escalate your concern to the Compliance Specialist for an impartial review. You can submit your concern in writing at the following address:

Wawanesa Life Insurance Company  
Compliance Specialist  
400-200 Main Street, Winnipeg, MB R3C 1A8  
Tel: 1-204-924-6144  
Email: [lifecomplaints@wawanesa.com](mailto:lifecomplaints@wawanesa.com)

### Step 4: Contact the Office of the Ombudsman

Should your concern still not be resolved through steps 1-3 and you wish to pursue the matter further, you can contact Wawanesa's Office of the Ombudsman. Its aim is to examine whether your concern was handled fairly and appropriately. Please note that complaints must be in writing and include the following:

- Summary of your complaint
- List of all unresolved concerns
- The reason you feel your concern has not been resolved in Steps 1-3
- Any documentation/information that you would like to have reviewed
- Description of your desired outcome

You may contact the Office of the Ombudsman at:

Office of the Ombudsman  
4110 Yonge Street, Suite 100, Toronto, ON M2P 2B7  
Tel: 1-844-241-0229  
E-mail: [ombudsman@wawanesa.com](mailto:ombudsman@wawanesa.com)

If your complaint involves an issue of personal information and privacy, it can also be brought to the attention of:

Manager, Privacy  
The Wawanesa Life Insurance Company  
400-200 Main St., Winnipeg, MB R3C 1A8  
Tel: 204-985-3940  
E-mail: [privacy@wawanesa.com](mailto:privacy@wawanesa.com)

### Step 5: External Resources

If after following Wawanesa Life's complaint resolution process you continue to remain dissatisfied, external recourse is available to you through the following organizations:

#### OmbudService for Life & Health Insurance (OLHI)

20 Adelaide St. East, Suite 802, P.O. Box 29  
Toronto, Ontario M5C 2T6  
Attention: General Manager  
Tel: 1-888-295-8112 | Fax: 1-416-777-9750

#### The Financial and Consumer Affairs Authority of Saskatchewan (FCAA)

For residents of Saskatchewan, you may contact FCAA at:  
Suite 601 - 1919 Saskatchewan Drive,  
Regina, Saskatchewan S4P 4H2  
Tel: (306) 787-9006 | Email: [fcaa@gov.sk.ca](mailto:fcaa@gov.sk.ca)

#### Autorité des marchés financiers (AMF)

For residents of Quebec, you may contact AMF at:  
800 square Victoria, 22e étage  
CP 246, Tour de la Bourse  
Montréal, Québec H4Z 1G3  
Tel: 1-877-525-0337  
Website: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

#### Privacy Commissioner of Canada

For complaints regarding privacy matters, please contact the public official designated in the relevant provincial legislation or the Privacy Commissioner of Canada at [www.priv.gc.ca](http://www.priv.gc.ca).

#### Financial Consumer Agency of Canada (FCAC)

If you have a concern regarding compliance with federal consumer protection law, you can contact FCAC at:  
6th Floor, Enterprise Building  
427 Laurier Avenue West  
Ottawa, Ontario K1R 1B9  
Tel: 1-866-461-3222