

## **Complaints Process for American Health & Life Insurance Company and Triton Insurance Company**

1. The complaint is received in our office by mail or telephone from the Insured, Insured's Legal Representative, Department of Insurance or other government agency at:

American Health and Life Insurance Company or Triton Insurance Company  
1420-380 Wellington Street  
London, ON N6A 5B5  
Telephone: 1-800-285-8623 Fax: 1-866-897-8985

2. A representative of the insurance company will review the file.

3. If additional information is required to assist in the review process, it will be requested either from the Insured and/or other appropriate parties. The Insured/Insured's Legal Representative is advised that their file is under review and will be notified of the company's decision when the additional information is received.

4. Upon receiving the additional information, the decision is made to either maintain or change our previous decision. A letter of explanation is sent to the Insured and/or other applicable parties advising of the company's decision.

5. If the complaint/issue still remains unresolved, the Insured/ Insured's Legal Representative may go directly to the company's Liaison Officer for file review:

American Health and Life Insurance Company or Triton Insurance Company  
Attention: Complaints Officer  
1420-380 Wellington Street  
London, ON N6A 5B5  
Telephone: 1-800-285-8623 Fax: 1-866-897-8985  
E-mail: [OMSInsuranceComplaints@omf.com](mailto:OMSInsuranceComplaints@omf.com)

The Complaints Officer will follow the procedures in Steps 2 through 4 (above).

6. If the complaint/issue still remains unresolved, the Insured/ Insured's Legal Representative may go to the company's internal ombudsperson for file review:

American Health and Life Insurance Company or Triton Insurance Company  
Attention: Ombudsperson  
1420-380 Wellington Street  
London, ON N6A 5B5  
Telephone: 1-800-285-8623 Fax: 1-866-897-8985  
E-mail: [anne.yantha@omf.com](mailto:anne.yantha@omf.com)

The Ombudsperson will follow the procedures in Steps 2 through 4 (above).

Note: The below text is required by the Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If you have a problem with a financial product or service, you may file a complaint with American Health and Life Insurance Company or Triton Insurance Company. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body:

OmbudService for Life & Health Insurance (Life and Disability Insurance)

2 Bloor Street West, Suite 700

Toronto, ON M4W 3E2

Telephone: 1-888-295-8112

Website: <https://olhi.ca/>

General Insurance OmbudService (Job Loss Insurance)

4711 Yonge Street, 10<sup>th</sup> floor

Toronto, ON M2N 6K8

Telephone: 1-877-225-0446

Fax: 416-299-4261

Website: <https://giocanada.org/>

Autorité des marchés financiers (Quebec only)

2640, boul Laurier, bureau 400

Quebec, QC G1V 5C1

Telephone: 418-525-0337

Website: <https://lautorite.qc.ca/en/general-public>

If you want to know your rights or need information about American Health and Life Insurance Company's or Triton Insurance Company's complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

**Web site:** [www.canada.ca/fcac](http://www.canada.ca/fcac)

**Online form:** <https://www.canada.ca/en/financial-consumeragency/corporate/contact-us.html>

**Phone:**

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

**Teletypewriter (TTY):** 1-866-914-6097 / 613-947-7771

**Video Relay Service:** FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more

**Mailing address:** Financial Consumer Agency of Canada 427 Laurier Avenue West, 5th Floor  
Ottawa ON K1R 7Y2