

HUB Financial Inc.

Complaint Policies & Procedures



Complaint Notification

In accordance with HUB Financial Inc. policies and procedures, the President and Chief Compliance Officer must be notified within 24 hours of all client complaints received against HUB Financial Inc. or its staff by our Regional Offices or Head Office staff and must be advised immediately upon receipt of any inquiry from or involving legal counsel or regulatory bodies.

Summary of Complaint Handling Procedures

HUB Financial Inc. has procedures in place to handle any written complaints received from clients in a fair and prompt manner.

How to File a Complaint with HUB Financial Inc.

Clients wishing to complain may register their complaint to our Head Office by contacting the Chief Compliance Officer or any Compliance staff member in writing or by email to compliance@hubfinancial.com. Clients are encouraged to make their complaint in writing or by email where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that assistance can be provided. For confidentiality reasons, HUB Financial Inc. will deal only with the client or another individual who has the client's express written authorization to act on their behalf.

Complaint Handling Procedures

HUB Financial Inc. will acknowledge receipt of complaints in writing, generally within five (5) business days of receipt. All complaints will be reviewed fairly, considering all relevant documents and statements obtained from the client; HUB Financial Inc. records, representative(s), and other staff members; and any other relevant source.

HUB Financial Inc. will notify all Insurers involved in the complaint received. Investigation will be done in collaboration with the Insurer in order to provide a review of findings and/or resolution to the complainant.

Once the review is complete clients will be provided with a written response. The response may be an offer to resolve the complaint, or a denial of the complaint with reasons or another appropriate response. Written response to client will include contact information for the Insurer(s), Ombudsman and Provincial Regulator (where applicable).

HUB Financial Inc. will provide a response to the complainant, usually within ninety (90) days, unless additional information from the complainant is outstanding, or the case is novel or very complicated. HUB Financial Inc. will respond to communications from the complainant after the date of its response to the extent necessary to implement a resolution or to address any new issues or information provided.

Clients may contact HUB Financial Inc. at any time to provide further information or to inquire as to the status of their complaint, by contacting the individual handling their complaint or by contacting the Chief Compliance Officer at head office.

¹ Clients who choose to communicate by email should be aware of possible confidentiality issues regarding internet communications.