



POLICIES & PROCEDURES

Complaint Notification

In accordance with our policies and procedures, the President and Chief Compliance Officer must be notified within 24 hours of all client complaints received 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 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

Clients wishing to complain may make their complaint to our Head Office by contacting the Chief Compliance Officer or to any Compliance staff member or representative of HUB. All complaints are forwarded to the Chief Compliance Officer and President. 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 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 will acknowledge receipt of complaints in writing, generally within five (5) business days of receipt. All complaints will be reviewed fairly, taking into account all relevant documents and statements obtained from the client; HUB 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 our findings or resolution to the complainant.

Once our 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 will provide a response to complainant, usually within ninety (90) days, unless additional information from the complainant is outstanding, or the case is novel or very complicated. HUB 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 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.