

FREQUENTLY ASKED QUESTIONS

WHO CAN USE YOUR SERVICES?

OLHI's services are available if you are a consumer of a Canadian life and health insurance product or service and your insurance company is an OLHI member. Visit www.olhi.ca for a list of OLHI member companies.

WHAT TYPES OF COMPLAINTS DO YOU HANDLE?

We handle most complaints about life, disability, employee health benefits, travel, and insurance investment products, such as segregated funds and annuities.

ARE THERE SITUATIONS IN WHICH OLHI CANNOT BECOME INVOLVED?

Our mandate does not permit us to deal with complaints already before a court, tribunal, arbitrator or any other independent dispute resolution service. In certain circumstances we may direct insurance agent related complaints to the appropriate government regulator.

HOW MUCH DOES IT COST TO USE OLHI?

Our services are provided free of charge.

HOW LONG WILL IT TAKE TO HANDLE MY COMPLAINT?

It depends how complicated it is. We will respond to you promptly and inform you of any delays.

WILL OLHI KEEP MY INFORMATION CONFIDENTIAL?

Yes, we will keep your information confidential.

WHAT IF I AM NOT SATISFIED WITH THE OUTCOME OF MY COMPLAINT?

OLHI is a voluntary alternative dispute resolution service. If the parties can not settle the matter to their mutual satisfaction with our assistance, you have the right to pursue other remedies that may be available to you such as legal action, arbitration, or in Quebec, a claim with the AMF (L'autorité des marchés financiers).

Visit www.olhi.ca under "Complaint Process" for answers to more Frequently Asked Questions

HELP WITH YOUR LIFE OR HEALTH INSURANCE COMPLAINT



[WWW.OLHI.CA](http://www.olhi.ca)

IN TORONTO 416-777-9002 IN MONTREAL 514-282-2088
TOLL FREE 1-888-295-8112

INDIVIDUALS WITH HEARING LOSS CAN CONTACT US VIA
THE FREE BELL RELAY SERVICE AT 1-800-855-0511

 FIND US ON FACEBOOK

OmbudService
for Life & Health
Insurance



OLHI • OAP

Ombudsman
des assurances de
personnes



WHO IS OLHI?

The OmbudService for Life & Health Insurance (OLHI) is a national independent complaint resolution and information service for consumers of Canadian life and health insurance products and services, including life, disability, employee health benefits, travel, and insurance investment products such as annuities and segregated funds.

HOW WE CAN HELP YOU

Our information and complaints handling staff have extensive knowledge of life and health insurance products, services, and practices. We will promptly respond to your concern, question or complaint in both official languages, free of charge, during normal business hours through our national toll free numbers and our website www.olhi.ca.

WHAT TO DO IF YOU HAVE A COMPLAINT

STEP ONE:

Before you can use OLHI's independent dispute resolution services, you must first try to resolve your complaint directly with your insurance company. All OLHI member companies are required to have a complaints resolution process and to provide consumers with a copy of this process upon request.

STEP TWO:

OLHI may take on your case if, after receiving your final response from your insurance company, you would like to pursue the matter further; or if your insurer fails to provide you with their final decision within 90 days of their letter acknowledging receipt of your complaint.

An experienced Counsellor will review your matter from an independent perspective to collect all relevant facts and information and to advise you how best to deal with your complaint. Many cases are resolved at this initial stage through our assistance.

STEP THREE:

If OLHI finds there are grounds, your case will be referred to an OmbudService Officer ("Officer") for conciliation. The Officer assigned to your case will work with you and your insurance company to try to facilitate a voluntary resolution of the complaint. Our Officers, who bring an experienced and independent perspective, are often very persuasive in assisting the parties to reach an agreement.

STEP FOUR:

If OLHI finds there is a basis to pursue your complaint, it will be referred for a further review. This review results in a written non binding settlement recommendation to the consumer and the insurance company.

Visit www.olhi.ca under **Complaints Process** for tips on **processing a complaint with your insurance company and for our on line complaint form.**



WHAT TO DO IF YOU NEED INFORMATION ON A PRODUCT OR SERVICE

OLHI provides general information on life and health insurance products and services, including life, disability, employee health benefits, travel, and insurance investment products such as annuities and segregated funds. In addition to general information, we also provide other services.

We offer a "Policy Search" service to assist in locating possible life insurance policies on a deceased's life. For more information on when and how we can assist you visit our website at www.olhi.ca/policysearch.html.

As a public service, we distribute consumer publications on a variety of life and health insurance products through our website at www.olhi.ca/consumers_publications.html.

If you are having difficulty finding an insurance company that provides the coverage you are looking for, the Insurance Finder Tool on our website at www.olhi.ca/insurance-finder can assist you.