

## Edward Jones Insurance Agency Inc. Complaint Examination and Dispute Resolution Policy

### ► Purpose of the Policy

Edward Jones Insurance Agency Inc. (“we”, “us”) wants clients to have the best experience possible when they do business with us. If a client has a problem or concern with the service they have received, we want to address it as quickly and effectively as possible.

This Complaint Examination and Dispute Resolution Policy (“Policy”) has been set up to help resolve most client concerns. This Policy also outlines the steps required for the receipt of complaints, delivery of the acknowledgement of receipt and notice to a complainant, creation of the complaint file, and outline options to have a complaint reviewed by an external resource.

### ► Definition of a Complaint

For the purpose of this Policy, a complaint is the expression of at least one of the following three elements:

- A reproach against Edward Jones Insurance Agency Inc. or one of our Agents.
- The identification of real or potential harm to a client.
- A request for remedial action.

Informal steps to correct a problem or concern are not considered a complaint if the problem is resolved in the regular course of business. In the event a problem or concern is not resolved at the branch level the client may file a complaint with the Complaints department for Edward Jones Insurance Agency Inc.

### ► Complaint Examination Process

Edward Jones Insurance Agency Inc., working with its Complaints department, will examine every complaint in an equitable manner. Complaints will be investigated within a reasonable period of time and clients will be provided with a written response within 90 days of receipt of the complaint. Some complex investigations may take longer. If more time is required to complete a thorough investigation, the client will be advised in writing.

### ► Receipt of a Complaint

Upon receipt of a complaint, an acknowledgement of receipt will be sent to the client as soon as possible, typically within five (5) business days.

The acknowledgment of receipt must contain the following information:

- A description of the complaint.
- The name and contact information of the person who will be the point of contact during the examination of the complaint.
- In the case of an incomplete complaint, a notice requesting more information to which the complainant must respond within a reasonable set deadline, failing which the complaint will be deemed to have been abandoned.
- The complaint examination policy.
- A notice providing options for external remedy.

For Quebec residents only:

- A notice stating that if not satisfied with the outcome or with the examination of the complaint, the complainant can request that the complaint file be transferred to the Autorité des marchés Financiers (AMF). This notice must also mention that the AMF may offer dispute resolution services, if deemed appropriate.
- A reminder to the complainant that filing a complaint with the AMF does not interrupt the prescriptive period for civil remedies against the registrant.

### ► **Contents of a Complaint File**

A complaint file will be opened for each complaint received. The complaint file will include the following information:

- The complaint and all documents provided with the complaint.
- The analysis of the complaint including any additional information related to the complaint.
- The written response to the complaint.

### ► **Contact Information for Persons Responsible for Examining Complaints**

Employees of Edward Jones Insurance Agency Inc. and Edward Jones Insurance Agency (Québec) Inc. who receive a complaint must immediately refer it to the Complaints department for examination.

The Complaints department is responsible for reviewing complaints and ensuring that a client response is delivered within 90 days or advise the client additional time is required. This responsibility for reviewing and responding to a complaint may be delegated to a Canada Legal – Complaints Investigator.

Clients who wish to file a complaint may send correspondence to the following address:

**Canada Complaints**  
**Edward Jones**  
**Suite 902**  
**90 Burnhamthorpe Rd. West**  
**Mississauga, ON L5B 3C3**  
**Attn: Ms. Cassandra Cunha, Team Leader, Canada Complaints**

A client may also submit a complaint via email at the following address:

[canadacomplaints@edwardjones.com](mailto:canadacomplaints@edwardjones.com)

### ► **External Recourse**

If, after following the Edward Jones Insurance Agency Inc. complaint resolution process, the client remains dissatisfied and wishes to further pursue the complaint, external recourse is available.

**The OmbudService for Life & Health Insurance (OLHI)** deals with concerns about life and health insurance products and services that have not been resolved through the company's dispute resolution process.

**OmbudService for Life & Health Insurance (OLHI)**  
2 Bloor St. West, Suite 700,  
Toronto, Ontario M4W 3E2  
Toll-free telephone number: 1-888-295-8112 (Canada wide)  
or 1-866-582-2088 (within Quebec)  
Website: [www.olhi.ca](http://www.olhi.ca)

OLHI may take on the client's case if, after receiving our final response, a client may wish to pursue the matter further, or if a final response has not been received in 90 days.

- ▶ **For residents of Quebec** – The regulation of insurance companies in Québec is administered by the **Autorité des marchés Financiers** (AMF). If a client remain dissatisfied with the way the complaint has been handled or with the results of the process, the client may ask that the file is transferred to the AMF. Once received, the AMF will examine the file and may propose dispute resolution services if deemed appropriate. This is a voluntary process, the AMF cannot compel a party to participate in conciliation or mediation and, cannot force an amicable settlement. Lastly, please note that transferring a complaint file to AMF does not interrupt the limitation period for legal action.

**Toll-free telephone number:**  
**1-877-525-0337**  
**Website:** [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

Please also refer to the [Edward Jones Insurance Agency \(Québec\) Inc. Complaint Examination and Dispute Resolution Policy for Quebec Residents](#)

**Website:** <https://www.edwardjones.ca/sites/default/files/acquiadam/2024-01/LGL-17600-C-QC.pdf>

**Contact the Insurance Regulator** - If a client is not satisfied with the dealings of the Edward Jones Insurance Agency Inc., a client can also file a complaint with the provincial insurance regulator.

[Contact the provincial insurance regulator](#)

**Website:** <https://www.canada.ca/en/financial-consumer-agency/corporate/federal-oversight-bodies-regulators.html#toc5>