



## **BCAA Insurance Corporation Member/Customer Complaint Resolution Process**

At BCAA Insurance Corporation, we are committed to providing you with exceptional service and your satisfaction is important to us.

If you are not satisfied with the products or services you received from BCAA Insurance Corporation (ie. Home, Recreational Vehicle and Travel Accident Insurance), we want to hear from you. As a BCAA Insurance Corporation Member/customer, you can expect to have your issue dealt with professionally and in a confidential and timely manner. For other BCAA products and services (ie. Auto, Life and Travel Insurance, Membership, Roadside Assistance), please contact toll-free 1-888-414-8282.

Our Member/Customer Complaint Resolution Process outlines the steps to ensure that your escalation is handled as efficiently and fairly as possible:

**Step 1: Ask for Management Review.** Generally, most concerns can be resolved promptly by speaking with your insurance agent or your claims adjuster. If you are not satisfied after speaking with your insurance agent or your claims adjuster, please ask to speak with a manager.

For policy, premiums or insurance coverage inquiries, please speak with your local BCAA Service Centre by calling toll-free at 310-2345 within BC.

For claims inquiries, please contact the Claims Department through Claims Reception at 1-866-999-2799 within BC.

**Step 2: Contact BCAA Insurance Corporation's Ombudsperson.** If you are still not satisfied after review by management, you may choose to contact our Ombudsperson. Our Ombudsperson is responsible for overseeing the complaint handling process and ensuring that your complaint is addressed. This representative can inform you of the different options available to you, conduct a fresh review of your circumstances and provide alternate perspectives to all parties, with the goal of achieving a resolution.

It is our goal to resolve your complaint within five (5) business days. If this is not possible, we will let you know that it will take longer and provide a reason for the delay.

In order to help our Ombudsperson serve you better, we request that formal complaints be made in writing. Please include:

- Your full name and address
- Your policy or claim number
- Your telephone number where you can be reached during normal business hours
- The nature of your concern and the result of your discussions with the manager along with their name
- Your expectations (ie. what would you like BCAA to do)

You can contact our Ombudsperson at:

**BCAA Insurance Corporation**  
4567 Canada Way, Burnaby, BC V5G 4T1  
Attention: Office of the Ombudsperson  
Email address: [ombudsperson@bcaa.com](mailto:ombudsperson@bcaa.com)

**Step 3: Independent Review.** If we are unable to reach a satisfactory resolution to your complaint, we will send you a "final position" letter stating BCAA Insurance Corporation's final decision on the issue based on our review of your concern. After completing Steps 1 – 2, if you wish to pursue the matter further, external recourse is available to you.

**General Insurance OmbudService (GIO)** provides consumers of car, home and business insurance in Canada with a cost-free, independent and impartial process to resolve their complaints. Please note that GIO does not provide monetary compensation, and its mediation and arbitration services are non-binding. For more information regarding the GIO or to determine if your complaint falls within its mandate:

Toll-Free number to call: 1-877-225-0446

Website: [www.giocanada.org](http://www.giocanada.org)