



AXA XL Canada – Quebec Summary of Complaint Processing and Dispute Resolution Policy

PURPOSE OF OUR POLICY

The purpose of our Complaint Processing and Dispute Resolution Policy for Quebec (the “Complaint Policy”) is to set up a free and equitable procedure for dealing with complaints of any residents of Quebec.

This Summary of the Complaint Policy provides:

1. a description of the procedure for filing a complaint and your right to obtain assistance in filing the complaint;
2. a description of the various steps in the complaint process;
3. a statement to the effect that a complaint may be validly filed with us using the complaint form available on the website of the Autorité des marchés (the “AMF”), together with a reference or link to the form;
4. the means for obtaining information regarding complaint processing;
5. the complaint processing time period;
6. if applicable, the extended complaint processing time period and the circumstances warranting an additional delay; and
7. a statement of your right to request to have the complaint record examined by the AMF as well as an explanation of how to make such a request.

WHAT IS A COMPLAINT?

A complaint is an expression of the 3 following elements:

1. a reproach or dissatisfaction against XL Specialty Insurance Company (Canadian Branch) or XL Reinsurance America Inc. (Canadian Branch) (hereinafter “AXA XL”);
2. that is communicated by a member of our clientele;
3. for which a final response is expected.

How to File a Complaint - Contact AXA XL

We have set out below contact details for submission of complaints

AXA XL Canada – Complaints Officer

100 King Street West, Suite 3020 Toronto, ON M5X 1C9

Tel: +1 416-928-5586 Fax: +1 416-764-7952

Email: canadalegalandcompliance@axaxl.com

AXA XL Canada's Complaints Officer will provide you with complaint processing information if needed.

Please note that a complaint may be validly filed with us using the complaint form on the AMF's website at https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-plainte-an.pdf

Right to Assistance in Making a Complaint - Contact AXA XL

You have a right to obtain assistance from us in order to make a complaint. If you wish to file a complaint with us and require any assistance, please do not hesitate to contact us as provided above.

Steps in the Complaint Resolution Process

1. We open a complaint record for any complaint received and this record will be kept for the same retention period as applies to any information relating to the complaint.
2. We promptly enter each complaint received into our Complaint Register.
3. We then promptly provide you with an acknowledgment of receipt of the complaint.
4. We then investigate the complaint with intent to provide a final response as soon as possible (and no later than the 60th day following the receipt of a complaint or the 90th day in exceptional circumstances).
5. If we make an offer to you, we provide a reasonable time for you to respond to the offer.
6. If an agreement is reached, it will be given effect to within 30 days following acceptance of the offer.
7. If the complaint is not resolved after we have provided you with our final response, we will continue to manage any further exchanges with you to ensure that we:
 - (a) allow you an opportunity to submit any new relevant facts;
 - (b) answer any questions that you may have; and
 - (c) follow-up on any comments that you may have.
8. If you are dissatisfied with our processing of the complaint or the outcome, you may ask us to have your complaint record examined by the AMF and in such a case, we will explain how to make such a request and we will send the complaint record to the AMF within 15 days of your request.
9. If it appears that a complaint involves several institutions, intermediaries, or agents, we will ensure that you are:
 - (i) notified of this and provided with an explanation of the extent to which the complaint involves you;
 - (ii) advised of your right to file a complaint; and
 - (iii) provided with information that will allow you to communicate with them about such a complaint.

External Complaint Resolution Alternatives

If you are unsatisfied with our resolution process and wish a further review of your complaint, the following organizations can provide you with additional information or assistance:

General Insurance OmbudService (GIO)

4711 Yonge Street

10th Floor

Toronto, ON M2N 6K8

<https://www.giocanada.org/>

Toll Free Telephone: 1-877-225-0446

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If you have a problem with a financial product or service, you may file a complaint with: **AXA XL**. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body:

General Insurance OmbudService (GIO)

4711 Yonge Street

10th Floor

Toronto, ON M2N 6K8

<https://www.giocanada.org/>

Toll Free Telephone: 1-877-225-0446

If you want to know your rights or need information about **AXA XL** 's complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address: Financial Consumer Agency of Canada 427 Laurier Avenue West, 5th Floor Ottawa ON K1R 7Y2

Autorité des marchés financiers (AMF)

Québec

Place de la Cité, tour PwC
2640, boulevard Laurier, bureau 400
Québec (Québec) G1V 5C1
Phone : [418 525-0337](tel:418-525-0337)
Fax : 418 525-9512

Montréal

800, rue du Square-Victoria, bureau 2200
Montréal (Québec) H3C 0B4
Phone : [514 395-0337](tel:514-395-0337)
Fax : 514 873-3090

Effective Date

This Complaint Processing and Dispute Resolution Policy is effective as of July 2026 and replaces all prior versions of the same.