

Complaint Handling Procedures

A complaint is defined as the expression of at least one of the following elements:

1. a grievance or dissatisfaction asserting that SUMAssure, in connection with providing (or failing to provide) its products or services, has engaged in:
 - a. unfair business practices¹;
 - b. conduct in violation of applicable law or regulation; or,
 - c. unethical conduct.
2. the identification of real or potential harm that a subscriber has sustained or may sustain; or
3. a request for remedial action.

Process

- A subscriber shall submit a written document outlining the complaint, what has happened thus far, documentation (if applicable), and the expected outcome to the Chair of the Management Board (“Chair”) care of the Chief Executive Officer (“CEO”) to SUMAssure’s head office at to 305 – 4741 Parliament Avenue, Regina, SK S4W 0T9 or ceo@sumassure.ca.
- The Chair will accept and acknowledge the complaint received:
 - if satisfied that the complaint concerns a subscriber;
 - meets the definition of a complaint;
 - written documentation is provided;
 - sufficient information has been provided enabling an investigation to proceed; and
 - the parties cannot resolve the matter on a reasonable basis.
- The Complaints Resolution Committee (“CRC”) is comprised of the Chair, Treasurer and Chair of the Audit and Finance Committee, and the Chair of the Governance and Conduct Committee who will perform the following duties:
 - Within fifteen (15) business days:
 - confirm receipt of the complaint;
 - review the complaint;
 - request that the complaint be added to the agenda of the next Management Board meeting, or request a special meeting of the Management Board be held to resolve the complaint;
 - make a non-binding recommendation to the Management Board; and
 - follow-up with the subscriber on the Management Board decision.

¹ As defined in Section 7-12 of The Insurance Act (Saskatchewan)