



Complaints Process

Your pet is more than just your best friend. They are family. You expect best-in-breed coverage to help your pet live their best life. Our team of pet lovers strives for exceptional service, practices and policies to keep tails wagging. If this is/has not been the case, please let us know so we can do our best to address your concerns.

If you have a complaint, please follow the steps below:

1. Contact our Customer Care Team by calling 1-888-501-7768 or email us at customercare@spotpetinsurance.ca. Our Customer Care Team will work directly with you to resolve your concerns.
2. If your issue remains unresolved, you can escalate your complaint to a Contact Centre Leader. You will be contacted within 72 business hours.
3. If you've taken the above steps and your complaint has not yet been resolved, you can contact the office of the Ombudsman at:
 - **Phone:** 1-800-268-9680 ext. 4445
 - **Fax:** 416-350-4417
 - **Email:** ombudsman@nbfc.com
 - **Address:** Northbridge Insurance
105 Adelaide Street West, 3rd Floor
Toronto, Ontario
M5H 1P9

If you are still not happy with the way your complaint was resolved, you may contact the appropriate regulatory or industry body:

1. Financial Consumer Agency of Canada (FCAC): An independent regulatory body working to protect Canadian consumers of financial products and services.
 - **Phone:** 1-877-225-0446
 - **Web:** www.fcac-acfc.gc.ca
2. General Insurance OmbudService (GIO): An independent dispute resolution service for Canadian consumers of insurance.
 - **Phone:** 1-877-225-0446
 - **Web:** www.giocanada.org