

POLICY FOR THE TREATMENT OF COMPLAINTS AND SETTLEMENT OF DISPUTES

GOAL OF POLITICS

The purpose of a complaint handling and dispute resolution policy is to set up a fair and free procedure to deal with complaints received. It aims in particular to supervise the receipt of complaints, the transmission of the acknowledgment of receipt, the creation of the complaint file, the transmission of this file to the Authority and the compilation of complaints for the preparation and transmission report twice a year to the AMF through the Complaint Reporting System (CRP).

THE MANAGER

The person responsible for the application of the policy, Mr. Luc Lavigueur, acts as a sponsor with the AMF and sees to the training of the personnel of the company. The manager must provide the staff with all the information necessary to comply with this policy. The manager also has the following functions: • send an acknowledgment of receipt and a notice to the complainant; • forward the file to the Authority, at the request of the complainant; • Submit a report twice a year to the AMF through the Complaint Report System (CRS).

COMPLAINT

For policy purposes, a complaint is the expression of one or more of the following three elements: • a complaint against the registrant; • the identification of a potential or actual harm that a consumer would have suffered or might suffer; • the claim for corrective action. A complaint is not an informal process to correct a particular problem, as long as the problem is addressed in the regular activities of the registrant and the consumer has not complained.

RECEIPT OF THE COMPLAINT

Consumers wishing to file a complaint must do so in writing at the following address:

- HUMMINGBIRD TRAVEL INSURANCE
- 1930, rue de l'Interlude, suite 205, Québec City, Qc G4K 0R6
- 1-888-959-3836
- Fax: 418-431-0197
- email luc@colibriav.com

ANY EMPLOYEE SUBJECT TO A COMPLAINT SHOULD TRANSMIT IT, ON RECEIPT, TO THE PERSON RESPONSIBLE FOR THE APPLICATION OF THIS POLICY.

The manager must acknowledge receipt of the complaint within a reasonable time, ie within 7 working days of receipt.

The acknowledgment of receipt must contain the following information:

- a description of the complaint received, indicating the harm suffered or potential, the complaint made to the registrant and the corrective measure requested;
- the name and contact information of the person responsible for processing the complaint;
- in the case of an incomplete complaint, a notice containing a request for additional information to which the complainant must respond within a set deadline, failing which the complaint will be deemed abandoned;
- the complaint handling policy;
- a notice informing the complainant of his right to request, if he is dissatisfied with the final position or the handling of his complaint, the transfer of his file to the Authority. This notice must also mention that the AMF may offer dispute resolution services, if it deems it appropriate;
- a statement informing the complainant that the filing of a complaint with the AMF does not interrupt the prescription of his / her recourse against the registrant in civil law courts.

CREATION OF THE COMPLAINT FILE

Each complaint is the subject of a separate file. This file must include the following elements: • the complainant's written complaint, including the three elements of the complaint (the complaint against the registrant, the actual or potential harm and the corrective action requested); • the outcome of the complaint process (analysis and supporting documents); • the final response to the complainant, written and motivated.

TREATMENT OF A COMPLAINT

Upon receipt, the process of handling a complaint is initiated. The complaint must be processed within a reasonable period of time, ie within 10 days of receipt of all information necessary for its investigation. Following the examination of the complaint, the manager must send the complainant a final written and reasoned reply.

TRANSMISSION OF THE DOSSIER TO THE AUTHORITY

If the complainant is not satisfied with the final position obtained or the processing of his complaint, he may ask the registrant, at any time, to transfer his file to the AMF. The transferred file is composed of all the information elements relating to the complaint. Compliance with privacy rules remains the responsibility of the registrant.

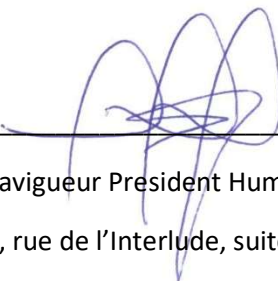
TWO REPORTS OF COMPLAINTS PER YEAR

Twice a year, the manager transmits to the Authority via the computerized system (SRP), whether or not he has received complaints, a report indicating the number and nature of the complaints received.

Reporting periods are:

- no later than July 30, for data collected between January 1 and June 30;
- no later than January 30, for data collected between July 1 and December 31.

COMING INTO FORCE Signature and date of coming into force of this policy:



Date : June 1st 2018

Luc Lavigneur President Hummingbird Travel Insurance inc.

1930, rue de l'Interlude, suite 205,

Québec City, Qc

G4K 0R6

Canada