

BMO Life Assurance Company's Customer Satisfaction and Complaint Resolution

Our Commitment

At BMO Life Assurance Company we are committed to complaint resolution for all of our customers. We will respond to complaints promptly, accurately and with the courtesy you should expect. We will provide our customers accessible means to communicate their complaints and will employ our best efforts to respond and resolve where possible. All complaints and personal information collected in any format will be handled in a timely, professional and confidential manner.

We pride ourselves at BMO Life Assurance Company to providing high quality service and products to our customers. If a customer has any questions or concerns about our services, products or representatives we will ensure these concerns are handled fairly and efficiently.

BMO Life Assurance Company is a member of the Canadian Life and Health Insurance Association (CLHIA) and follows the CLHIA Consumer Code of Ethics. As a condition of membership, we have committed ourselves to conduct business in accordance with the following principles:

1. To engage in keen, fair competition so that the public can obtain the products and services it needs at reasonable prices.
2. To advertise products and services clearly and straightforwardly and to avoid practices that might mislead or deceive.
3. To ensure that illustrations of prices, values and benefits are clear and fair, and contain appropriate disclosure of amounts that are not guaranteed.
4. To write all contracts in clear, direct language without unreasonable restrictions.
5. To use underwriting techniques that are sound and fair.
6. To pay all valid claims fairly and promptly and without unreasonable requirements.
7. To ensure competent and courteous sales and services.
8. To respect the privacy of individuals by using personal information only for the purposes authorized and not revealing it to any unauthorized person.

Complaint Resolution Process

BMO Life Assurance Company prides itself on the simple process to have your complaint heard.

Contact Us

Please contact your broker or one of the head office departments about your concern. Most problems can be resolved quickly and easily by speaking with your broker or with a Customer Service Representative.

Talk to Our Management

If your concern is not resolved to your satisfaction, please ask to speak with a manager in that department.

Talk to Our Complaint Ombudsman

Contact our Complaint Ombudsman at head office to request additional consideration. We request that an unresolved complaint or an appeal for reconsideration be filed in writing and can be faxed to us at 416-596-4143.

External Recourse

If after following our Complaint Resolution Process you continue to remain dissatisfied and wish to pursue your complaint, external recourse is available to you, through various consumer organizations:

Consumer Organizations

- OmbudService for Life & Health Insurance
401 Bay Street
PO Box 7
Toronto, Ontario
M5H 2Y2
Toll free: 1-888-295-8112 or 1-866-668-7273 (French)
- The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. You may contact FCAC, in writing, at:
Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario
K1R 1B9