

Code of Consumer Rights and Responsibilities

Peel Mutual Insurance Company (“Peel Mutual”), along with the brokers and agents who sell our home, auto, farm and business insurance, are committed to safeguarding your rights when you shop for insurance and when you submit a claim following a loss.

Your rights include the right to be fully informed, to be treated fairly, to timely complaint resolution and to privacy. These rights are grounded in the contract between you and Peel Mutual and the insurance laws of Ontario.

With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to Peel Mutual. Your policy outlines other important responsibilities.

Peel Mutual, agents and brokers representing Peel Mutual and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts.

You have the right to ask who is providing compensation to your agent or broker for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

Peel Mutual will disclose compensation arrangements with our distribution networks. Agents and brokers are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through brochures and websites, as well as through one-on-one meetings with your agent or broker. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform Peel Mutual or your agent or broker of any change in your circumstances.

Right to Complaint Resolution

Peel Mutual, along with agents and brokers representing Peel Mutual, are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Peel Mutual’s complaint resolution process. Peel Mutual, your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. The Ontario Insurance Ombudsman can be reached at 1-800-668-0128 or www.fSCO.gov.on.ca.

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Agents and brokers must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you. These standards are outlined in “A Consumer’s Guide to Property and Casualty Insurance Transactions”, supported by members of the Insurance Brokers Association of Canada.

Right to Privacy

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your agent, broker or Peel Mutual representative. This information will not be disclosed to anyone except as permitted by law. You should know that Peel Mutual is subject to Canada’s privacy laws.

PEEL MUTUAL INSURANCE COMPANY COMMITMENT TO WEBSITE CONSUMER DISCLOSURE

Peel Mutual commits to making the following information regarding our links to insurance intermediaries easily accessible on our company website:

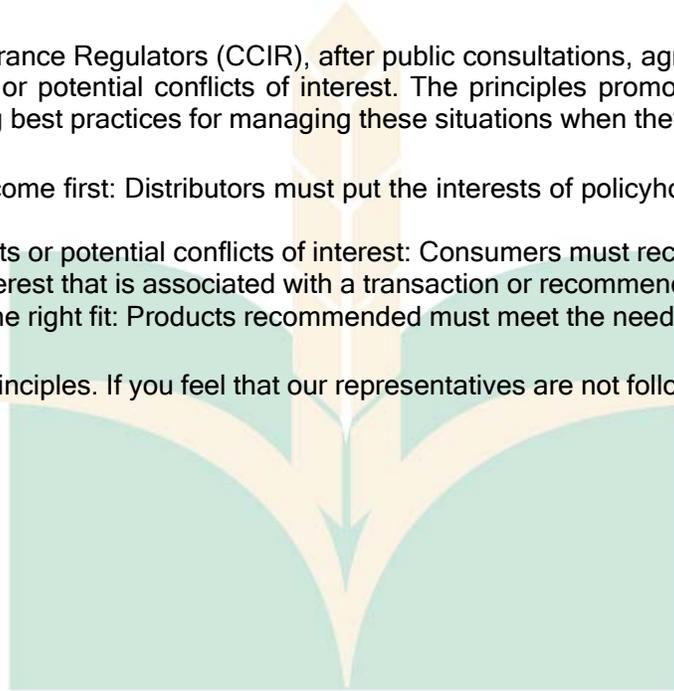
1. **Compensation to insurance intermediaries.** Peel Mutual will explain the applicable elements of our compensation to intermediaries; including whether salary is paid, the range of basic commissions paid, and the range of contingent commissions.
2. **Financing Arrangements.** Peel Mutual will provide general information on the kinds of financing we may have with agents and brokers.

MANAGING CONFLICTS OF INTEREST

The Canadian Council of Insurance Regulators (CCIR), after public consultations, agreed on three principles as best practices in managing actual or potential conflicts of interest. The principles promote consumer confidence in the insurance industry by outlining best practices for managing these situations when they arise. The principles are:

- The client's interests come first: Distributors must put the interests of policyholders and purchasers ahead of their own;
- Make clear any conflicts or potential conflicts of interest: Consumers must receive disclosure of any actual or potential conflict of interest that is associated with a transaction or recommendation; and
- Ensure products are the right fit: Products recommended must meet the needs of the consumer.

Peel Mutual supports these principles. If you feel that our representatives are not following them, please let us know.



PEEL MUTUAL INSURANCE COMPANY

Established 1876