

Complaint Process

A complaint is an expression of dissatisfaction related to a Knowledge First Financials' program, service, staff member or third party; where a customer believes that the company or its staff has not provided a service experience to the customer's satisfaction at the point of service delivery, and a response or resolution is explicitly or implicitly expected.

Note: The complaint process is not intended to deal with the outcome of your claim (e.g. a denial or settlement amount).

A Complaint can be about one or more of the following:

- Timeliness of Service
- Quality of Service
- Agents (Call centre agents, third party)
- Staff
- Access to Service

A complaint process involves the steps below.

1. Customer Initiates a Complaint:

A complaint may be made in a number of ways:

- Verbal complaints are made by telephone to our General Inquiry line at 905-270-8777.
- Written complaints may be made by filling in a complaint form and submitting it by mail, fax or e-mail:

Customer Service
Knowledge First Financial
50 Burnhamthorpe Rd. West, Suite 1000
Mississauga, ON L5B 4A5
Phone: 905-270-8777 Toll-free: 1-800-363-7377
TTY: 1-877-694-7944
Email: Ombudsman@kffinancial.com

Your complaint should include the following:

- Contact details of the complainant
- Summary of the complaint (details, location, staff involved, resolution requested, enclosures, date complaint submitted)
- Type of the complaint
- Desired outcome

We will endeavor to resolve your complaint within 14 days of receipt.

2. Informal Resolution

Complaints will be resolved informally where possible. If your complaint cannot be resolved informally, it will be recorded and tracked from initial receipt through the entire process until the complaint is resolved. You will be provided with the details.

3. Assessment

Staff will determine that the complaint is with the correct division, and:

- Confirm the complaint is not an enquiry, feedback, a suggestion, or a comment;
- Check to see if there are any previous complaints from this complainant or about the issue(s) concerned;
- If necessary, contact the complainant to clarify the complaint and capture any missing required details;
- Categorize and prioritize the complaint; and
- Ensure complaint information is complete for the investigation.

Staff will outline the steps that will be taken to settle the matter and the estimated investigation duration.

4. Assessment Review

Internal Review

Staff will determine what has happened and identify appropriate action to resolve the complaint (if possible) and summarize findings. If the complainant is not satisfied, staff will escalate the complaint to their immediate supervisor. If necessary, the complaint will be escalated to the Manager and to the steering committee.

External Review

Internal review of complaints may not always result in resolution, and a complainant may seek external review. External review can take a number of forms:

- External investigation agencies – There are a number of accountability/complaint bodies that receive and investigate complaints from the public and public sector agencies about the conduct of agencies
- Alternative dispute resolution – A professional mediator, through a formal face-to-face process of discussion, helps the parties to clarify issues and reach a solution agreeable to both sides.
- Other appeal mechanisms – Where rights of appeal to outside tribunals or other legal remedies exist, dissatisfied complainants should be advised of these avenues of redress after all others have been exhausted.

5. Resolution

If the resolution is accepted by the complainant, the complaint is closed.