



QFS Complaint Handling Procedures

QFS's procedure in the handling of client complaints is focused on any allegations of advisor misconduct in the handling of any sales transaction. These details will be acknowledged, and the content will be logged and tracked through to resolution or outcome. Complaint logs will be kept on record for a minimum of 2 years. All complaints will be communicated to the appropriate carriers via email.

Any complaint must be subject to the following:

- must be submitted by a client or a person authorized to act on behalf of a client;
- may be either a recorded expression of dissatisfaction or a verbal expression of dissatisfaction
- must allege misconduct in the handling of their account(s) or policies
- must be officially communicated in writing

To investigate any complaint, the following information is needed and considered:

1. Date of complaint
2. Client name
3. Summary of the complaint
4. Questions for comment
5. Due dates for follow up / response time

Complaints Procedure: (Steps to take)

1. Review details of the complaint
2. Review policy details (Policy Summary)
3. Review InSite for sales related documents and notes
4. Identify Issues or gaps in information
5. Compile an additional list of questions for the advisor (pending details of review)
6. Contact advisor:
 - Advise of complaint received
 - Provide questions for comment
 - Request any supporting sales documents (meeting notes, needs analysis, reason why letter) etc.
 - Request no contact with Client until there is a resolution
7. Keep open communication with the carrier partners and work with the advisor to provide an appropriate response within the appropriate time frame.
8. Follow up on outcome and carrier decision. Note any further action or reporting that would require escalation to provincial regulators, cancellation of contracts or a reprimand and proceed accordingly.