

Licensed individuals offer independent advice and Property & Casualty (P&C) insurance products from a variety of companies. Brokers or Agents must be licensed by the provincial regulatory bodies where they do business. All licensed insurance offices must carry an errors & omissions policy, as well as a fidelity bond, which is designed to provide customers coverage in the unlikely event that a licensed professional mishandles their premiums.

As a customer, you have the right to professional advice from a licensed individual who is well informed about the products they are selling. You have the right to be treated with fairness and integrity.

• **How Insurance Works** - You have the right to be informed about how your insurance premiums are calculated. You have the right to access your policy and be clearly informed about the coverage and the claims settlement process.

• **Compensation** - You have the right to ask how a licensed organization is paid, the insurance companies they represent, and be informed about any potential conflicts of interest the licensed professional may have. All licensed individuals must disclose commission information at the point of sale which outlines how they are paid. At **Front Row Insurance** this information is also available on our website.

• **Understand Your Insurance Needs** - You should consider your insurance needs and prepare relevant questions before you talk to a licensed individual. Ask yourself if there have been changes in your personal or business life that could impact your insurance needs. Make sure you provide a detailed and accurate explanation of your circumstances to your insurance professional so they can provide informed recommendations that meet your needs.

• **Insurance Quotes** - When obtaining a quote, your insurance professional should always present the best value products available based on your current needs, and document why certain coverage and product options, including lower cost options, which may or may not be appropriate for you.

• **Personal Information** - You have the right to understand how your personal information is used and protected. Ask for a copy of the privacy statement from your insurance professional and the insurer.

• **Customer Obligations** - You need to ensure that you know and understand your obligations under your insurance policy. For example, your policy will require you to provide updates to your insurance professional and insurer regarding any material changes in your circumstances.

• **Insurance Claims** - If you need to file a claim, you have the right to be informed about the procedures and typical timelines for settling your claim, and you may inquire about the status of your claim throughout the process. If your claim is denied, you have the right to an explanation as to why it was denied. Your insurance professional is your advocate as you work through your claim with the insurance company and will liaise as required.

• **Making a Complaint** - You can submit a complaint to the governing provincial body by clicking the link below:

<b>British Columbia</b>	<b>New Brunswick</b>
<b>Alberta</b>	<b>Newfoundland</b>
<b>Saskatchewan</b>	<b>Nova Scotia</b>
<b>Manitoba</b>	<b>Prince Edward Island</b>
<b>Ontario</b>	<b>North West Territories</b>
<b>Quebec</b>	<b>Yukon</b>

• **OmbudServices** - In the event you have an insurance claim, your insurance professional will provide you with information about the insurer's claims process. For any unresolved disputes with an insurer, you may contact the insurer's Ombudsman, who will attempt to resolve the conflict. If the conflict is not resolved, you will be referred to the General Insurance OmbudServices for P&C insurance.