

## Code of Consumer Rights and Responsibilities

Erie Mutual Fire Insurance Company and our agents are committed to safeguarding your rights when you shop for insurance and when you submit a claim. You have the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and Erie Mutual Fire Insurance Company 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 us. Your policy outlines other important responsibilities. Erie Mutual Fire Insurance Company and its distribution networks, 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 we calculate price based on relevant facts.

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

Compensation arrangements with our distribution networks are disclosed on our website.

### 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 our brochures and website, as well as through one-on-one meetings with your agent. 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 your agent of any change in your circumstances.

### Right to Complaint Resolution

Erie Mutual Fire Insurance Company and our agents 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 our complaint resolution process. Your agent can provide you with information about how you can ensure that your complaint is heard and promptly handled. Disputes involving Erie Mutual's business practices may be handled by the ombudsman. Information on this process is available from your agent, or from the Financial Services Commission of Ontario, [www.fsco.gov.on.ca](http://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 must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

### Right to Privacy

Because it is important for you to disclose any and all information required by us 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 Policy made available to you on our website. This information will not be disclosed to anyone except as permitted by law. You should know that insurers are subject to Canada's privacy laws.