

Complaint handling policy & procedure

Effective: January 1, 2020

Purpose of this policy

Parachute Digital Solutions Inc. ("Parachute"), formerly known as Digital Porte Inc., has been around since 2018, and since then we've helped thousands of people across Canada buy insurance. We take your feedback and complaints very seriously and have created this policy to make sure you are treated fairly should a complaint or dispute arise.

The information below was created to set up a free and equitable procedure for dealing with complaints. It is also intended to provide oversight for the receipt of complaints, delivery of the acknowledgment of receipt, creation of the complaint file, transfer of this file to the AMF (Autorité des marchés financiers) and compilation of complaints for the purpose of preparing and filing reports twice a year to the AMF using the Complaint Reporting System.

What is a complaint?

Most issues can be solved with a quick phone call or message to our Customer Service team:



1-866-827-7068



parachutedigitalsolutions.ca/contact-us

If your issue has one or more of the following elements, it is a complaint that must be filed and reported:

- A reproach you have against us
- Harm you have sustained or may sustain as a result of something we did or are doing
- A request to us for remedial action

Who will handle your complaint?

Our Complaints Manager is the person who is in charge of applying our complaint policy and making sure that all complaints received are examined in accordance with the policy.

In addition to training the Parachute staff and providing them with the information they need to comply with the complaint policy, the Complaints Manager is also responsible for:

- Delivering an acknowledgment of receipt and notice to you.
- At your request, transferring your file to the AMF.
- Filing a report twice a year with the AMF using the Complaint Reporting System (CRS).

How to submit your complaint

All complaints must be submitted to us in writing, either by mail or email:

Parachute Digital Solutions Inc.
Attn: Complaints Manager
390 Bay Street
Suite 2400
Toronto, ON
M5H 2Y2

info@parachutedigitalsolutions.ca

(please include "Complaint – Attn Complaints Manager" in the subject line)

What happens after you send us your complaint?

1. Your complaint will be transferred to our Complaints Manager, who will confirm its receipt with you within 5 business days.

This confirmation will include:

- A description of the complaint, specifying the real or potential harm, the reproach against us and the requested remedial action.
- The name and contact information of the person in charge of examining complaints.
- In the case of an incomplete complaint, a notice requesting more information to which you must respond within a set deadline, failing which the complaint will be deemed to have been abandoned.
- The complaint examination policy.
- A notice stating that if not satisfied with the outcome or with the examination of the complaint, you can request that the complaint file be transferred to the AMF. This notice will also mention that the AMF may offer dispute resolution services, if deemed appropriate.
- A reminder to you that filing a complaint with the AMF does not interrupt the prescriptive period for civil remedies against Parachute.

2. We will open a separate file for your complaint and update it throughout the complaint examination and resolution process.

It will contain:

- Your written complaint and its three elements (the reproach against us, the real or potential harm and the requested remedial action).
- The outcome of the complaint examination process (the analysis and the supporting documents).
- Our final written response to you with justifying reasons.

3. We will begin and complete the examination process.

This means we'll analyze your complaint and the relevant documents. This will take approximately 10 business days from the time we receive all required documents and information.

4. Our Complaints Manager will send you our final response with justifying reasons.

What to do if you are not satisfied with the outcome or the examination

If you are not satisfied with the outcome or the examination of your complaint, you may ask us, at any time, to transfer your file to the AMF. The transferred file will include all the information related to the complaint and Parachute is responsible for complying with the rules governing the protection of your personal information.