Write a letter to the title insurance company

3. Make your claim in writing.
2. Submit your claim as soon as possible.

Ask your title insurance company that you think would best meet your needs. Keep in mind that you are the customer and can choose anyone of the title insurance companies and insurance agents/brokers that you think would best meet the client's needs.

■ Supplying full details for all matters related to the title insurance transaction.
■ Providing information to clients on all available options;

Among them is the establishment of a Complaint Handling Protocol by the FSCO. This protocol improves the way insurance companies address their customers' complaints, assisting consumers in obtaining their insurance complaints resolved more quickly.

FSCO works with consumers, industry stakeholders and investors to enhance public confidence in, and access to, a fair and efficient financial services system. The FSCO website, www.fsco.gov.on.ca, is available online at www.fsco.gov.on.ca. For more information on any of these sectors, visit our website at www.fsco.gov.on.ca or call our Contact Center at (416) 250-7250, Toll-free: 1-800-668-0128.

About FSCO

Whether you currently own or plan to purchase a property, this brochure is your guide to understanding title insurance.

Title insurance companies and insurance agents/brokers should meet best practices standard that includes:

■ You carefully review your policy to ensure that it correctly describes all of the property you are purchasing;
■ You know what your policy excludes or does not cover;
■ You are aware of the procedures to follow should you have a complaint.

Several steps you can take. Improved measures have been put in place to help consumers get their insurance complaints resolved more quickly.

If you have a complaint

If you are unable to resolve your complaint with your insurance company, or contact FSCO at (416) 250-7250, Toll-free: 1-800-668-0128. FSCO has compiled a list of all company Consumer Complaint Officers. This list is available online at www.fsco.gov.on.ca. If you are unable to find the name of the employee of your insurance company responsible for ensuring that your complaint is addressed. If you are unable to obtain information about the complaint process, the Consumer Complaint Officer is an employee of your insurance company responsible for ensuring that your complaint is addressed. If you are unable to obtain information about the complaint process, the Consumer Complaint Officer will be able to provide you with specific information about the procedures to follow should you have a complaint.
What is "Title"?

The word "title" is a legal term that means you have legal ownership of property. You obtain title to property when the owner signs the deed (transfer document) over to you. Title is then registered in the government's land registration system.

What is Title Insurance?

Title insurance is an insurance policy that protects you and your lender against a loss related to the property's title. Title insurance provides protection from additional risk that are not covered by a standard title insurance policy.

Do I Really Need Title Insurance?

Title insurance is not a requirement in Ontario. The decision on whether or not you should purchase title insurance should be discussed with your lawyer or title insurance company or insurance agent. You should fully understand what type of protection title insurance can provide you, and determine if it suits your needs.

What Does Title Insurance Cover?

Title insurance provides protection for:
- Lender's policy
- Owner's policy

For a mortgage holder, called a "lender," a lender's policy provides protection for the lender against any risk related to the property's legal ownership that is not covered by a standard title insurance policy.

- Survey coverage
- Gap coverage
- Comprehensive coverage
- Industrial buildings
- Office buildings
- Rental units
- Cottage
- Condominiums
- Vacant land
- Leasehold properties
- Vacant commercial land

What is Title Insurance Not Covered?

Title insurance does not provide compensation for:
- General wear and tear (e.g., replacing old windows, a roof that needs to be replaced)
- Damages due to flooding, fire, or sewage backup
- Losses that are listed in the insurance policy, for as long as the property is owned.
- Matters not listed in public records (e.g., unrecorded liens and easements)
- Encroachment (e.g., a structure on your property needs to be removed because it's on your neighbor's property)

Other losses or damages due to non-title-related issues.

What are the Different Types of Title Insurance?

Types of title insurance include:
- Residential
- Commercial
- Vacant
- Industrial
- Office
- Rental
- Cottage
- Condominium
- Rural

Whether residential or commercial, title insurance policies can insure:
- Surveyor's Real Property Report (RPR)
- Lender’s policy
- Owner’s policy
- Gap coverage
- Comprehensive coverage

Policies for existing homeowners:
- Lender's policy
- Owner's policy
- Gap coverage
- Comprehensive coverage

Policies for new homeowners:
- Lender's policy
- Owner's policy
- Gap coverage
- Comprehensive coverage

Title Insurance Purchasing Tips

Licensed Insurance Companies in Ontario

You can purchase residential title insurance through your lawyer, title insurance company, or title agent, as long as the insurance company is registered with the Financial Services Commission of Ontario (FSCO).

Licensing & Registration

You can purchase title insurance in Ontario by doing a title search yourself, or by using a lawyer registered with the Law Society of Upper Canada. For a list of insurance companies who are licensed to sell title insurance in Ontario, visit the FSCO's website.

Residential Title Insurance

Residential title insurance coverages last as long as you own the property.

How much does it cost?

The cost of residential title insurance varies based on the value of your home and the type of insurance policy you choose. The cost is typically based on the value of the property and the coverage provided.

When is residential title insurance normally purchased?

Residential title insurance is typically purchased at the time of a property purchase (home closing) and the title is registered in your name.

Savings of time and money

You can purchase title insurance at any time after the time your title is registered in your name, but it is recommended that you purchase the insurance at the time of purchase to ensure coverage.

What are the advantages of purchasing title insurance?

- Time savings and cost savings
- Protection against additional risks
- Protection against non-title-related issues

This brochure is provided for information purposes only. Refer to the terms of your title insurance policy for the details of coverage and exclusions.
This brochure is provided for information purposes only. Refer to your Title Insurance provider for details.

What is “Title Fraud”? Title fraud (or real estate title fraud) is a form of real estate fraud that harms individual homeowners and their lenders. Title fraud typically involves a fraudster using false personal information, or forged documents to transfer your home’s title to his/her name (or an accomplice), without your knowledge. The fraudster then gets a mortgage on your home and disappears with the money.

If you are a victim of title fraud, you may be able to receive compensation for real losses you suffered from through the government’s Land Titles Act. For more information, visit www.fsco.gov.on.ca/LTA/

What Does Title Insurance Not Cover? When purchasing title insurance, it is important to read the policy and ask questions to be sure of the coverage that is provided. You also need to be aware of possible exclusions, which may include:

- Known title defects (that were revealed to you before you purchased your property).
- Environmental hazards (e.g. soil contamination).
- Vacant land claims.
- Problems that would only be discovered by a new survey or inspection of your property (e.g. the property is smaller than originally thought),
- Problems that exist in public records (e.g. uncorrected font and transcription errors), and
- Existing future liens from changes, encumbrances or additions to your property or land that you are responsible for creating.

You need to carefully review your title insurance policy, as it may include additional exclusions and exceptions that are specific to your property.
Title insurance does not provide compensation for non-title related issues. It is not a home warranty or home insurance policy, and will not provide compensation for:

- Damage due to flooding, fire or natural disaster.
- General wear and tear of your home (e.g., replacing old windows, a faulty roof, or a old bathroom).
- Theft or a break-in into your home and your television), and
- Other losses or damages to your title related issues.

Refer to your title insurance policy for a full list of exclusions, restrictions, and terms and conditions.

Do I Really Need Title Insurance?

Title insurance is not a requirement in Ontario. The decision on whether to obtain title insurance is up to you. It depends on your specific situation and needs.

- When purchasing a new home, it may be a good idea to purchase title insurance. It protects against non-title related losses.
- When purchasing a pre-owned home, it may be a good idea to purchase title insurance. It protects against non-title related losses.
- When purchasing a commercial property, it may be a good idea to purchase title insurance. It protects against non-title related losses.

However, if you are purchasing a pre-owned home, it may be a good idea to purchase title insurance. It protects against non-title related losses.

What is "Title Fraud"?

Title fraud typically involves a fraudulent sale of property. It can result in the buyer losing their investment. It can also result in the seller losing their investment.

However, it may be possible for the buyer to receive compensation from an insurance company, or the government's Title Assurance Fund, if the fraud is discovered and reported.

When should title insurance be purchased?

Title insurance is recommended when you purchase a home. It is important to purchase title insurance before the closing date.

However, it may be a good idea to purchase title insurance when you purchase a home. It protects against non-title related losses.

Who should purchase title insurance?

- Homeowners
- Homeowners who are refinancing their mortgage
- Homeowners who are purchasing a commercial property

Types of title insurance policies:

- Title insurance policies for existing homeowners
- Title insurance policies for lenders
- Title insurance policies for purchasers
- Title insurance policies for commercial properties

What are the Different Types of Title Insurance?

There are two main types of title insurance policies:

- General title insurance
- Private title insurance

General title insurance policies provide coverage for non-title related losses. They can be purchased at the time a property is purchased.

Private title insurance policies provide coverage for non-title related losses. They can be purchased at the time a property is purchased.

What is the cost of title insurance?

The cost of title insurance is based on the value of the property. The cost of title insurance is typically a one-time fee, called a premium.

However, the cost of title insurance is based on the value of the property. The cost of title insurance is typically a one-time fee, called a premium.

When is residential title insurance normally purchased?

Residential title insurance is typically purchased when you purchase a home. It is important to purchase title insurance when you purchase a home.

However, it may be a good idea to purchase title insurance when you purchase a home. It protects against non-title related losses.

What are the benefits of title insurance?

- Protection against non-title related losses
- Protection against non-title related losses
- Protection against non-title related losses

What are the disadvantages of title insurance?

- It is not a home warranty or home insurance policy
- It does not provide compensation for non-title related issues
- It is not a requirement in Ontario

Do I Need Extended Title Insurance Coverage?

For an additional fee, some title insurance companies may offer extended coverage. This additional coverage is not required, but it may provide additional protection.

What does extended title insurance coverage mean?

Extended title insurance coverage means that the insurance company will pay for non-title related losses. It is recommended that you consider this additional coverage if you are purchasing a home.

What are some of the non-title related losses that are covered by extended title insurance?

- Damage due to flooding, fire or natural disaster.
- General wear and tear of your home (e.g., replacing old windows, a faulty roof, or a old bathroom).
- Theft or a break-in into your home and your television), and
- Other losses or damages to your title related issues.

Refer to your extended title insurance policy for a full list of exclusions, restrictions, and terms and conditions.
What Does Title Insurance Cover?

- Errors in surveys and public records;
- Title fraud;
- Protection from losses as: Zoning by law violations from changes, renovations or additions to property; Matter that is not listed in public records (e.g., unrecorded liens and easements, liens under the Land Registration Act); Nativeland claims; Known title defects that were revealed to you before you purchased your property; Theft (e.g., a burglar breaks into your home and steals your television); and Damages due to flooding, fire or sewer backup.

What Does Title Insurance Not Cover?

- Title insurance does not provide compensation for non-title-related issues. It is not a home warranty or home insurance policy, and will not provide coverage against unpaid debts from utilities, mortgages, property taxes or condominium fees;
- Known title defects (that were not revealed to you before you purchased your property);
- It is not a warranty for home or property improvements;
- It is not a protection against omissions in a title search or survey; and
- It is not a substitution for proper due diligence and the use of a qualified real estate agent, lawyer and title insurer.

What Types of Properties Can Be Insured?

- Residential title insurance policies can insure:
  - houses;
  - condominiums;
  - cottages;
  - rural land;
  - vacant land;
  - new construction;
  - leased properties;
  - social properties.

- Commercial title insurance policies can insure:
  - office buildings;
  - industrial buildings;
  - shopping centres;
  - apartment buildings;
  - social units;
  - schools;
  - vacant commercial land;
  - vacant commercial properties.

Residential Title Insurance

If you are planning to purchase a house or condominium, or even if you already own a home, you may want to consider purchasing residential title insurance.

What does residential title insurance provide?

- Comprehensive coverage – It provides comprehensive insurance coverage against losses related to the property’s title. It may also provide coverage for your lawyer’s negligence or errors relating to title risks that are covered by your policy.
- Gap coverage – It ensures you for the “gap” between the time your property purchase is finalized (home closing) and the time your title insurance policy is issued. If a problem is discovered with the title during this gap, your title insurance company will pay for the losses.
- Saving coverage – It may eliminate the need for a new appraisal or survey of your property. It is acceptable to your lender as an alternative to a survey or Real Property Report (RPR).

What is the cost of residential title insurance?

- Residential title insurance policies are purchased on a one-time fee, called a premium, which varies based on the value of your property. You will need to pay a premium each year for your title insurance policy.

How long does the coverage last?

- Residential title insurance policies are usually purchased when you buy your home. You can purchase residential title insurance anytime after the purchase of your home.

How is residential title insurance purchased?

- You can purchase residential title insurance through your lawyer or title company. You will need to provide information about the property, such as the address and the value, to your insurance company.

What are the different types of residential title insurance policies?

- There are two main types of residential title insurance policies:
  - Comprehensive coverage
  - Gap coverage

What is the best way to purchase residential title insurance?

- You can purchase residential title insurance through your lawyer or title company. You will need to provide information about the property, such as the address and the value, to your insurance company.

What are some tips for purchasing residential title insurance?

- Make sure you understand the coverage provided by your policy and the exclusions.
- Choose an insurance company that is licensed to sell title insurance in your state.
- Shop around and compare costs from different companies.
- Consider purchasing gap coverage to protect yourself from potential losses before your title insurance policy is issued.

What is the role of the Financial Services Commission of Ontario (FSCO) in regulating the title insurance industry in Ontario?

- The FSCO is responsible for regulating the title insurance industry in Ontario. They ensure that insurance companies are properly licensed and regulated, and that consumers are protected.

What is the Ontario Land Title Act (OLT)

- The OLT is a provincial statute that governs the registration of real property in Ontario. It establishes a system for registering and recording interests in real property, such as mortgages, liens and easements.

What are some common exclusions from title insurance policies?

- Exclusions from title insurance policies vary by policy and insurer, but some common exclusions include:
  - Liens or encumbrances on the property;
  - Taxes, assessments or other governmental charges on the property;
  - Liens or encumbrances on the property due to zoning or building regulations;
  - Liens or encumbrances on the property due to environmental hazards;
  - Liens or encumbrances on the property due to unpaid mortgage or property taxes.

What is a title search?

- A title search is a process of researching the history of ownership of a property to determine if there are any liens, mortgages or other encumbrances that may affect your ability to purchase the property.

What is a title insurance report?

- A title insurance report is a document that includes information about the legal title to a property, such as the previous owners, any liens or encumbrances, and the terms of the sale.

What is a title commitment?

- A title commitment is a document that outlines the terms of a title insurance policy, including the coverage, exclusions and the premium.

What is a title examination?

- A title examination is a process of reviewing a title insurance policy to determine if it is valid and provides the coverage that was promised.

What is a title dispute?

- A title dispute is a legal dispute over the ownership of a property, often involving liens, encumbrances, taxes or other issues.

What is a title insurance policy?

- A title insurance policy is a contract between an insurance company and a property owner that provides coverage for losses related to the property’s title.

What is a title insurance company?

- A title insurance company is an insurance company that sells title insurance policies. They are regulated by the Financial Services Commission of Ontario (FSCO) in Ontario, Canada.
What Does Title Insurance Cover?

It is important to keep in mind that title insurance does not replace legal protection from such losses as:

- Theft (e.g. a burglar breaks into your home and steals your television);
- Encroachment issues (e.g. a structure on your property needs to be removed because it is on your neighbour’s property);
- Zoning by law violations from changes, renovations or additions to your property (e.g. the property is smaller than originally thought);
- Defects in government records. Government records are not perfect. There may be errors or omissions or missing information.
- Nativeland claims;
- Existing liens against the property’s title (e.g. the previous owner had charges secured against the property);
- Errors in surveys and public records; and
- Title fraud.

When purchasing title insurance, it is important to read the policy and speak to your lawyer, title insurance company, or insurance agent/broker to determine if you require extended or additional title protection from additional risks that are not covered by a standard policy. Refer to your title insurance policy for a full list of exclusions, restrictions, and terms and conditions.

What Does Title Insurance Not Cover?

For a one-time fee, called a premium, title insurance policies can insures you for the “gap” between the time your property is purchased and the closing date. It insures you for the “gap” between the time your property is purchased and the closing date.

If you are purchasing a house that has already been purchased, you can choose to purchase title insurance when you purchase the property. Title insurance policies for existing homeowners are available.

Types of title insurance policies include:

- Owner’s policy
- Survey coverage
- Comprehensive coverage
- Policies for lenders in a residential mortgage
- Policies for lenders in a commercial mortgage
- Through a property’s mortgage insurer
- Through a lender

When is residential title insurance normally purchased?

Residential title insurance is usually purchased when you buy your home. However, you can also purchase residential title insurance anytime after you purchase your home.

Residential title insurance policies extend coverage for your home through a title is in the name of a divorced, or to children when the property is transferred from parents to children for minimal consideration.

Where can it be purchased?

You can purchase residential title insurance through your lender or title insurance company, or you can contact an insurance agent/broker. The best way to contact a title insurance company is to visit the Financial Services Commission of Ontario’s (FSCO) website at www.fsco.gov.on.ca, click on Licensing & Registration, and select Title Insurance Broker/Agent Search.

Title Insurance Purchasing Tips

When purchasing residential title insurance make sure:

- Your property is insured for its full value.
- Your policy’s effective date is the same as your property’s closing date (so you’re insured at the time the property is purchased).

Note: To your title insurance policy (or call details on what legal expenses are covered).
3. Make sure you understand what the insurance company offers to cover your problem.

4. Keep a copy of your claim for your records.

5. Your title insurance company will contact you to let you know that the claim was received. Your company will then contact you to let you know that the claim was reviewed to determine if you qualify for coverage based on your policy.

6. Once your claim is received, it will be referred to an independent ombudsman organization for review. Your title insurance company will contact you to let you know the outcome of the review. If you are not satisfied with the outcome, you can request a copy of the review and any documentation that is relevant to your complaint.

7. If you are still not satisfied, you can make a complaint to the Financial Services Commission of Ontario (FSCO) by writing to them at their address in Toronto, Ontario. You can also contact them by phone at (416) 250-7250 or toll-free at 1-800-668-0128.

How Do I Make a Claim?

1. Double-check your insurance policy to make sure that the title-related problem is covered by your policy. Your insurance company will get you a copy of the policy that includes all relevant information.

2. Submit your claim as soon as possible. Ask your title insurance company or your lawyer if you need to submit any documentation in support of your claim.

3. Make sure to include the following information in your complaint:
   - A letter to the title insurance company
   - A copy of your policy number
   - Contact information
   - Any other documents related to your claim.
3. Make your claim in writing. Write a letter to the title insurance company.

2. Submit your claim as soon as possible. Ask your title insurance company to review your insurance policy to make sure you have coverage for the title-related problem. Make sure you include your policy number, contact details, and any relevant information.

1. Double-check your insurance policy. Keep in mind that you are the customer and can choose anyone of the title-related problem. Makesure you include your policy number, contact details, and any relevant information.

It is important to know that all lawyers practicing real estate law in Ontario will be in compliance with professional standards that include:

• You know what your policy excludes or does not cover. You should understand your policy and ask your title insurance company questions about anything you do not understand.

• If you have a complaint, you can contact your title insurance company or the Independent Ombudsman Organization.

• If you are satisfied with your claim, your title insurance company will provide a letter to your lawyer confirming that the claim was received. A decision about your claim should be communicated to you within a reasonable amount of time.

If You Have a Complaint

If you are not satisfied with how your claim is being handled, there are steps you can take. Improved measures have been put in place to help consumers get their insurance complaints resolved more quickly. Among them is the establishment of a Complaint Handling Process, to be followed where a consumer is unable to receive a timely resolution to their complaint. This complaint handling process works from home company to company. Your company representative (agent, broker, title agent or customer service representative) will be able to provide you with specific information about the procedures to follow should you have a complaint.

In addition, each company has a Consumer Complaint Officer who oversees the complaint handling process. The Consumer Complaint Officer is an employee of the company and is responsible for reviewing every complaint and determining if the complaint is justified. If a complaint is justified, the Consumer Complaint Officer will counsel the company on how to satisfy the customer.

If you are unable to obtain information about the procedures from your company representative, or if you are having difficulty obtaining a response to your complaint, you should contact your company’s Consumer Complaint Officer. For your convenience, the Financial Services Commission of Ontario (FSCO) has compiled a list of all company Consumer Complaint Officers. This list is available online at www.fsco.gov.on.ca/forconsumers. If you are unable to find the name of your company’s Consumer Complaint Officer on the list, you should contact your title insurance company, or contact FSCO at (416) 250-7250, Toll-free 1-800-668-0128.

If you are unable to resolve your complaint with your insurance company, your company is obligated to provide you with a letter stating in final position on your complaint, as well as provide you with the name and details of an independent ombudsman organization that can review the complaint.
3. Make your claim in writing. Write a letter to the title insurance company.

2. Submit your claim as soon as possible.

1. Double-check your insurance policy. Title insurance companies and insurance agents/brokers should meet best to verify that the title-related problem. Make sure you include your policy number, contact information on all available options; and you carefully review your policy to ensure that it correctly describes the real estate transaction. The title insurance provisions under Rules of Professional Conduct Rule 2.02 ensure that lawyers meet their obligations. These rules are available on the Law Society of Upper Canada's website at www.lsoc.on.ca.

A lawyer will provide you legal advice in order to help you make an informed decision about title insurance and other aspects of the real estate transaction. You know what your policy excludes or does not cover. You understand what title-related losses your policy will cover; and you receive a letter stating its final position on your complaint, as well as provide you with the name and contact information of your company's Consumer Complaint Officer on this list. If you are unable to resolve your complaint with your insurance company, you should contact your company's Consumer Complaint Officer. If you are not satisfied with how your claim is being handled, there is a protocol from your company representative, or if you are having difficulty obtaining a response outlining your company's position, then the Consumer Complaint Officer is an independent organization who oversees how the complaint process works. Your company's Consumer Complaint Officer will be able to provide you with specific information. How the complaint process works varies from company to company. Your company representative will decide why your company's professional liability insurer may provide coverage for an issue that is excluded by your policy. It is important to know that all lawyers practising real estate law in Ontario are required to carry professional liability insurance. Your lawyer's professional liability insurer may provide coverage for an issue that is excluded by your policy.

You may want to contact your title insurance company or insurance agent/broker to obtain information on its claim handling process. If you are unable to obtain information about the claim, you can contact your company's Consumer Complaint Officer. If you are not satisfied with how your claim is being handled, there is a protocol from your company representative, or if you are having difficulty obtaining a response outlining your company's position, then the Consumer Complaint Officer is an independent organization who oversees how the complaint process works. Your company's Consumer Complaint Officer will be able to provide you with specific information. How the complaint process works varies from company to company. Your company representative will decide why your company's professional liability insurer may provide coverage for an issue that is excluded by your policy. It is important to know that all lawyers practising real estate law in Ontario are required to carry professional liability insurance. Your lawyer's professional liability insurer may provide coverage for an issue that is excluded by your policy.

If you decide to write to the independent organization referred to in your company's title insurance letter, make sure you describe your complaint and why you disagree with the company's position. Remember to include your company's letter and any documentation that relates to your complaint. Upon receipt of your unresolved complaint, a Complaint Officer at the independent organization will review and respond to your complaint.
3. Make your claim in writing. Ask your title insurance company

1. Double-check your insurance policy

How Do I Make a Claim?

Keep in mind that you are the customer and can choose anyone of the

- Title insurance companies
- Title insurance agents
- Title insurance brokers

ensuring that the recommended product meets the client’s needs.

- Providing information to clients on all available options;
- Abiding by the Rules of Professional Conduct;
- Ensuring that lawyers meet their obligations.

Informed decision about title insurance and other aspects of the

equity transaction; and

- You carefully review your policy to ensure that it correctly describes
- You have inspected all of the property you are purchasing;
- You are not aware of any title-related problem. Make sure you include your policy number, contact
- You are not aware of anything that you do not understand.

- Your claim was received. A decision about your claim should be communicated
- Your claim is reviewed to determine if you qualify for coverage, based on your policy.
- Once your claim is received by the title insurance company, it will be
- You will be provided with specific information about the procedure to follow should you have a complaint.
- You will be informed about the protocol from your company representative, or if you are having
- You will be informed about the protocol from your company representative (agent, broker, claims adjuster or customer service
- You are not satisfied with how your claim is being handled, there
- You are unable to resolve your complaint with your insurance company, then
- You decide to write to the independent ombudsman organization referred to
- Your company's position on your complaint, as well as provide you with the name and
- If you decide to write to the independent ombudsman organization referred to
- FSCO assists consumers get their insurance complaints resolved more quickly.
- For your convenience, the Financial Services Commission of Ontario (FSCO) has compiled a list of all company Consumer Complaint Officers. This list
- If you are unable to find the name
- If you are unable to find the name
- If you are unable to find the name

For more information on any of these issues, visit our website at www.fsco.gov.on.ca or call our Contact Centre at (613) 237-7200, Toll-free:


If you are not satisfied with how your claim is being handled, there

You are unable to resolve your complaint with your insurance company, then

If you decide to write to the independent ombudsman organization referred to

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