

**Agenda Item 4(b)(ii)**  
**November 17/20 EOC Meeting**

Distribution to Insurance Regulators and Policy-Makers of Announcement Re Fair Treatment of Customers  
Enhancement to CAFII Website: New Claims Facilitation Section

**From:** Keith Martin <Keith.Martin@cafii.com>

**Sent:** November-05-20 1:40 PM

**To:** CAFII Board, EOC, and Other Committee Members

**Cc:** Brendan Wycks <brendan.wycks@cafii.com>; Albert Lin <albert.lin@cafii.com>

**Subject:** FW: Announcement from the Canadian Association of Financial Institutions in Insurance (CAFII)

Hello CAFII Board, EOC, and Other Committee Members.

CAFII recently made an enhancement to the CAFII website by introducing a new “How to Make a Claim” section that includes links to the claims section of each of our CAFII members’ websites.

This is an important, customer-centric change and as such, we have sent messages to our provincial and territorial regulators and policy-makers, along with federal regulators like the FCAC, announcing this change. An example of the message is contained below.

In total, over 200 regulators and policy-makers were sent this information. The full list is contained in the attachment. Regulators in Quebec were sent the message in French. Federal regulators were sent the message in both English and French.

Please don’t hesitate to contact Brendan or me if you have any questions.

Thank you,

--Keith

**Keith Martin**

Co-Executive Director / Co-Directeur général

Canadian Association of Financial Institutions in Insurance

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*Making Insurance Simple and Accessible for Canadians*

*Rendre l’assurance simple et accessible pour les Canadiens*

**From:** Keith Martin

**Sent:** November 5, 2020 10:50 AM

**To:** British Columbia Insurance Regulators and Policy-Makers

**Cc:** Brendan Wycks <[brendan.wycks@cafii.com](mailto:brendan.wycks@cafii.com)>

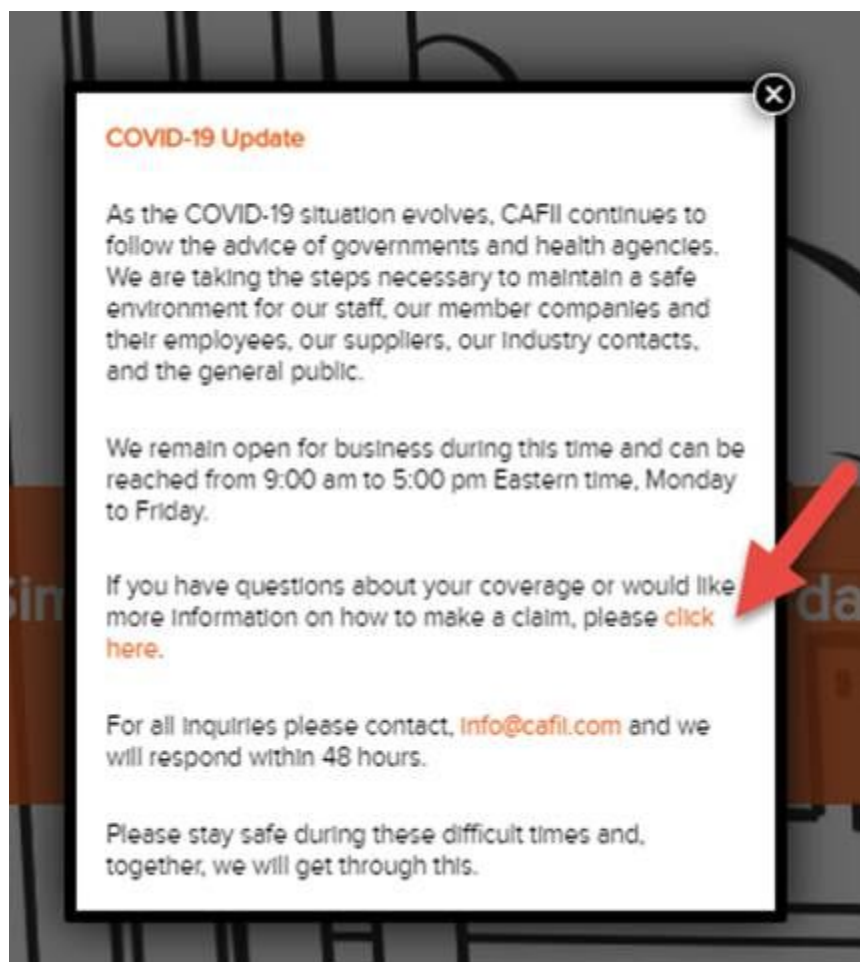
**Subject:** Announcement from the Canadian Association of Financial Institutions in Insurance (CAFII)

Dear British Columbia Insurance Regulators and Policy-Makers:

CAFII is pleased to share with you that at the direction of our Board of Directors, our Association has recently made an important Fair Treatment of Customers enhancement to our website: the addition of a new Claims Facilitation section.

This new CAFII website section provides consumers who are seeking information on how to make a credit protection insurance or travel insurance claim, on coverage they have with a CAFII member company, with direct links to the claims sections on the websites of our members.

Currently, when a visitor to the CAFII website ([www.cafii.com](http://www.cafii.com)) lands on our home page, a COVID-19 pop-up information box is immediately displayed; and a direct link to our site's new Claims Facilitation section is highlighted there.


















Alternatively, a visitor to our CAFII site can access the links to the claims pages of our members' websites directly in our new "How to Make a Claim" section, under the "Tools & Resources" tab: <https://www.cafii.com/how-to-make-a-claim/>:

## How To Make A Claim

### Making A Claim

The credit protection insurance and travel insurance products offered by our members protect you and your family under various circumstances described in your certificate of insurance. If you have questions about your coverage, or would like more information on how to make a claim, please click on the name of the financial institution from which you purchased your insurance, and it will take you to the relevant section of the company's website.

Company	Links
 ASSURANT®	<a href="https://cardbenefits.assurant.com/Creditor_Home">https://cardbenefits.assurant.com/Creditor_Home</a>
 BMO Insurance	<a href="https://www.bmo.com/main/personal/creditor-insurance/">https://www.bmo.com/main/personal/creditor-insurance/</a>
 canada life	<a href="https://www.canadalife.com/insurance/creditor-insurance.html">https://www.canadalife.com/insurance/creditor-insurance.html</a>
 canadian premier <small>A Securian Financial company</small>	<a href="https://canadianpremier.ca/claims/">https://canadianpremier.ca/claims/</a>
 CIBC	<p><b>Creditor Insurance</b> <a href="https://www.cibc.com/en/personal-banking/insurance/creditor.html">https://www.cibc.com/en/personal-banking/insurance/creditor.html</a></p> <p><b>Optional Travel Insurance</b> <a href="https://www.cibc.com/en/personal-banking/insurance/travel/claims.html">https://www.cibc.com/en/personal-banking/insurance/travel/claims.html</a></p> <p><b>Embedded Credit Card Travel Insurance</b> <a href="https://cibccentre.risagroup.ca/">https://cibccentre.risagroup.ca/</a></p>
 the co-operators	<a href="https://www.cooperators.ca/en/Claims.aspx">https://www.cooperators.ca/en/Claims.aspx</a>
 CUMIS™	<a href="https://www.cumis.com/en/claims/Pages/credit-mortgage.aspx">https://www.cumis.com/en/claims/Pages/credit-mortgage.aspx</a>
 Desjardins Insurance	<p>For getting the forms and documents needed and information on how to submit a claim: <a href="http://claim.desjardinslifeinsurance.com/">claim.desjardinslifeinsurance.com/</a></p> <p>Secure link to send most of the documents needed for the claim to be analysed: <a href="http://www.desjardinslifeinsurance.com/send">www.desjardinslifeinsurance.com/send</a></p>
 Manulife	<a href="https://manulife.acmtravel.ca/accounts/login/">https://manulife.acmtravel.ca/accounts/login/</a>
 NATIONAL BANK	<p><b>Claims on National Bank Life Insurance Company</b> <a href="https://www.nbc-insurance.ca/claims.html">https://www.nbc-insurance.ca/claims.html</a></p> <p><b>Claims on National Bank of Canada</b> <a href="https://www.nbc.ca/personal/insurance/claim.html">https://www.nbc.ca/personal/insurance/claim.html</a></p>
 RBC Insurance	<p><b>Travel Insurance</b> <a href="https://www.rbcinsurance.com/personal-insurance/claims-service.html?view=travel&amp;claims=travel-claim">https://www.rbcinsurance.com/personal-insurance/claims-service.html?view=travel&amp;claims=travel-claim</a></p>

	<p><b>Residential Mortgage Insurance</b> <a href="https://www.rbcroyalbank.com/mortgages/homeprotector-mortgage-insurance.html">https://www.rbcroyalbank.com/mortgages/homeprotector-mortgage-insurance.html</a></p> <p><b>Loan Protector Insurance</b> <a href="https://www.rbcroyalbank.com/personal/loans/loanprotector-insurance.html">https://www.rbcroyalbank.com/personal/loans/loanprotector-insurance.html</a></p> <p><b>Credit Card Protection Insurance</b> <a href="https://www.rbcroyalbank.com/credit-cards/cardholders/value-added-services.html">https://www.rbcroyalbank.com/credit-cards/cardholders/value-added-services.html</a></p> <p><b>Business Credit Protection</b> <a href="https://www.rbcroyalbank.com/business/loans/business-loan-insurance.html">https://www.rbcroyalbank.com/business/loans/business-loan-insurance.html</a></p> <p><b>Travel Insurance</b> <a href="https://www.rbcroyalbank.com/travel-insurance/claims-service.html#make-travel-claim">https://www.rbcroyalbank.com/travel-insurance/claims-service.html#make-travel-claim</a></p>
	<p><b>Creditor Insurance Protection (claims including Mortgage, Line of Credit and Credit Cards)</b> <a href="https://www.scotiabank.com/ca/en/personal/creditor-insurance/make-a-claim0.html">https://www.scotiabank.com/ca/en/personal/creditor-insurance/make-a-claim0.html</a></p> <p><b>Travel Insurance (claims)</b> <a href="https://www.scotiabank.com/ca/en/homeneed/claims/travel-insurance.html">https://www.scotiabank.com/ca/en/homeneed/claims/travel-insurance.html</a></p>
	<p><a href="https://www.sunlife.ca/en/explore-products/insurance/affinity-markets/creditor/">https://www.sunlife.ca/en/explore-products/insurance/affinity-markets/creditor/</a></p>
	<p><b>Credit Protection and Travel Insurance claims</b> <a href="https://www.tdinsurance.com/claims">https://www.tdinsurance.com/claims</a></p> <p><b>Balance Protection Insurance claims</b> <a href="https://Cardbenefits.assurant.com/Creditor_Home">https://Cardbenefits.assurant.com/Creditor_Home</a></p>

This new Claims Facilitation initiative, which has been introduced at an industry association level by CAFII, is consistent with the many efforts our members have taken to be customer-centric and practise Fair Treatment of Customers.

Please do not hesitate to contact us if you have any questions.

Personal regards,

Keith Martin  
CAFII Co-Executive Director

Brendan Wycks  
CAFII Co-Executive Director

#### Keith Martin

Co-Executive Director / Co-Directeur général

Canadian Association of Financial Institutions in Insurance

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