

What can you do if you have a dispute during a property claim?

Consumers have a number of options when they disagree with an insurance company's assessment of their property claim.

1. Attempt to resolve the issue directly with the insurance company

Every insurance company must have a dispute resolution process. That process must be disclosed on its website, and the website of any seller of its policies. Your insurance company and its contact details must be included in your insurance policy. If necessary, your insurance agent or broker can help locate this information.

2. Escalate the dispute to the insurance company's internal ombudservice

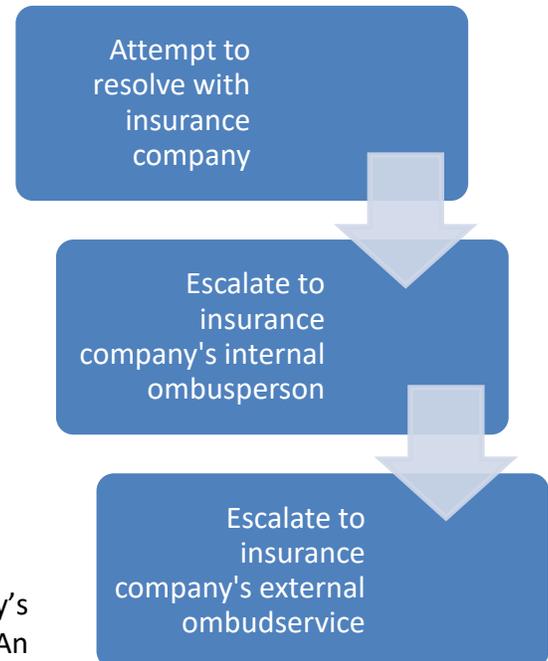
If you are not satisfied with the insurance company's decision, you can escalate the matter to the company's internal ombudsperson or complaint liaison officer. An insurance company's ombudservice is expected to review your claim impartially, in its entirety, and determine whether the company's decision was reasonable and clearly explained to you.

3. Escalate the dispute to the General Insurance Ombudservice (GIO)

If you are not satisfied with the insurance company's decision as stated in its final position letter, you can contact the General Insurance Ombudservice (GIO) at <https://www.giocanada.org/>. GIO is an independent dispute resolution service.

At any time during the process, you can contact the BCFSa to file a complaint.

- BCFSa expects insurance companies to practice "[fair treatment of customers.](#)"



- BCFSAs monitor the insurance marketplace to ensure insurance companies are treating consumers fairly and complying with legislative requirements in British Columbia. For example, an insurance company must not act in a manner that might reasonably be expected to harm the interests of its insureds (you). We may take regulatory action when an insurance company does not comply with these requirements.
- An insurance policy is a contract, and generally, we are not able to mediate on a consumer's behalf or order an insurance company to pay your claim. We can often help you obtain a clear response from the insurer if we cannot directly assist. Your complaint can also help us identify systemic issues in the insurance marketplace, and opportunities for regulatory intervention to ensure consumers are treated fairly.

You and your insurance company can use an umpire in specific circumstances, to issue a final, binding decision on your property insurance dispute. If the parties cannot agree on an umpire, one can be appointed by the Superintendent of Financial Institutions (Superintendent) at the BCFSAs.

- An umpire can be appointed by the Superintendent to resolve a dispute if the dispute relates to (a) the amount of an item, (b) the value of saved property, (c) the nature and extent of necessary repairs or replacement items, or (d) the amount of the loss or damage.
- The umpire selection process is set out in section 12 of the [Insurance Act](#).
- After you or the insurance company has made a demand for an umpire, you need to appoint a representative to act on your behalf within 7 days. The insurance company also appoints a representative.

A representative cannot be you (the insured) or an employee of yours, nor can the insurance company or its employees act as its representative. While you can appoint anyone of your choosing, you should appoint someone with expertise in the subject being disputed and the claim process. Your insurance agent or broker may be able to offer suggestions.

- The representatives must agree on the matters in dispute, and if agreement is not reached, they can submit their differences to an umpire. Please keep in mind that both you and the insurance company will have to pay your representative as well as equally pay the costs of the dispute resolution process and the umpire.

If the two representatives cannot agree to an umpire, or if an umpire cannot perform the duties, then either representative can apply to the Superintendent to appoint an umpire. Please use the [request form](#) and [instructions for representatives](#).

- Once the representatives make their submissions for an umpire, the Superintendent will assess each candidates' qualifications and appoint one as the umpire in the matter. The representatives will be notified in writing of the Superintendent's decision, allowing the dispute to be put before the umpire for a binding decision.