

CLAIMS AND COMPLAINTS



Instant Risk Coverage Inc. | Effective: January 1st, 2018 | Last updated: September 1st, 2026

This explains how to report a claim to **Instant Risk Coverage Inc.** ("IRC") and how to raise a complaint about our products, our service or your website experience. It also sets out the procedures our staff follow, and the service standards you can expect at each stage. It applies to all policyholders, additional insureds, claimants and brokers dealing with IRC in Canada, and to every complaint received by any channel telephone, email, web form, portal, mail or in person.

PART A – CLAIMS

Filing an incident or claim report is time sensitive. Certain claims against a public entity must be reported to that entity within **10 days** of the incident. A **two-year limitation period** applies to commencing an action in respect of all claims. Report every incident promptly regardless of severity, location or whether you believe a claim will follow.

A1. How to report a claim

1. Complete the [Incident / Claim Report](#) form.
2. Email the completed form to claims@instantriskcoverage.com. Losses may be reported 24 hours a day, seven days a week.
3. Quote your **policy number** and the **insured name** on the form and on all subsequent correspondence.
4. Attach any supporting material available at the time including but not limited to photographs, incident or security reports, witness names and contact details, police or fire report numbers, medical or repair estimates, and correspondence received from a claimant.

A2. What happens next

- We acknowledge receipt of your report and confirm the claim reference number.
- The file is triaged and assigned to the appropriate insurer claims' team or to an independent adjuster appointed by the insurer, who will contact you directly to obtain any further information required.
- Coverage is confirmed against the terms of your policy, and you are advised in writing of the coverage position, the next steps, and the name and contact details of the person handling your file.
- You may request an update on your claim at any time by replying to your claim reference email or calling (800) 517-1390.

Do not admit liability, settle, or make any payment or promise of payment to a third party without the insurer's written consent, as doing so may prejudice coverage under your policy.

PART B – COMPLAINTS

A **complaint** is any expression of dissatisfaction with our products, services, staff, brokers or complaint-handling process, whether or not it is described as a complaint and whether or not a remedy is requested. IRC maintains a formal complaint-handling protocol so that concerns are addressed promptly, fairly, consistently and free of charge. Making a complaint costs you nothing, does not affect your coverage, and does not prejudice any other legal right or remedy available to you.

B1. How to make a complaint

For any complaint about your website experience, your policy or our service, contact support@instantriskcoverage.com in the first instance so that we and your broker of record can attempt to resolve the matter. Please tell us your name, policy number, broker name, what went wrong, and what outcome you are seeking. If the matter remains unresolved, or you are not satisfied with the outcome, escalate it as set out below.

B2. Escalation stages and service standards

Stage	Who to contact	What happens	Our standard
Stage 1 Broker / IRC	Your broker of record, or IRC support at support@instantriskcoverage.com	We acknowledge your complaint, assign it to a representative, review the file and attempt to resolve the matter directly.	Acknowledged within 2 business days; resolved within 10 business days
Stage 2 Insurer	Respective insurer or Lloyd's Underwriters, Attention: Complaints Officer (details below)	Your complaint is directed to the appropriate business contact, investigated, and responded to in writing or by telephone.	Written acknowledgement within 2 business days, with the date of our full response
Stage 3 Lloyd's London	Escalated by Lloyd's Canada on your behalf	Lloyd's Policyholder and Market Assistance Department in London responds to you directly and issues a final letter of position.	As advised in the Stage 2 acknowledgement
Stage 4 Independent review	General Insurance OmbudService, or the Autorité des marchés financiers for Quebec policyholders	An independent body reviews the complaint at no cost to you. Your legal rights are not affected by using this process.	Set by the reviewing body

B3. Where to send a Stage 2 complaint

Ask your broker first, so they have an opportunity to help resolve the situation. If your broker cannot resolve your concerns, send us a written outline of your complaint together with your broker's name and your policy number, addressed to:

- **Lloyd's Underwriters**

Attention: Complaints Officer:
Royal Bank Plaza South Tower
200 Bay Street, Suite 2930, P.O. Box 51
Toronto, ON M5J 2J2
Tel: 1-877-455-6937
E-mail: info@lloyds.ca

B4. Independent review

If your concerns are still not addressed to your satisfaction, you may have the complaint reviewed by an independent body:

- **General Insurance OmbudService (GIO)** – assists in resolving disputes between insurance customers and their insurers, at no charge. Toll free 1-877-225-0446 · giocanada.org
- **Autorité des marchés financiers (AMF)** – Quebec policyholders may ask IRC or the insurer to transfer the complaint file to the AMF for examination. Toll free 1-877-525-0337 · lautorite.qc.ca
- **Financial Consumer Agency of Canada (FCAC)** – provides objective information about financial products, services and consumer rights, and oversees compliance with federal consumer protection laws. The FCAC does not intervene in individual disputes. 427 Laurier Avenue West, 5th Floor, Ottawa ON K1R 7Y2 · English 1-866-461-3222 / Français 1-866-461-2232 · fcac-acfc.gc.ca