

Our fairness standard

1. GIO shall pursue all communications and delivery of its services with consumers, insurance companies and their associated service providers, with what is fair to consumers, and their insurance companies in the circumstances.
2. GIO shall employ practices and processes in respect of complaint handling (including recommendations) that are demonstrably fair to both the consumer and the Member Company insurer.
3. GIO shall apply a broad and reasonable approach to complaint handling, with a view to fair business dealings and the reasonable expectations of consumers, as well as the laws of Canada and its Provinces.
4. GIO shall employ complaint handling procedures that are impartial, and which provide a fair and balanced opportunity for both the consumer and the Member Company insurer to make presentations, present documentation and information to GIO.
5. GIO shall employ complaint handling procedures that aim to treat similar cases in a similar fashion in both process and outcome. Notwithstanding this, the fairness principle is paramount and GIO shall not be bound by any previous non-binding recommendation.
6. GIO shall employ complaint handling procedures that ensure that both the consumer and the Member Company insurer will have equal access to GIO staff in connection with the handling of a complaint.