Our Commitment to You

At Sussex Corporate Risk, we believe every customer deserves to be treated fairly, honestly, professionally and with integrity.

As an independent insurance brokerage licensed by the Registered Insurance Brokers of Ontario (RIBO), we are committed to placing our customers' interests ahead of our own financial incentives and delivering transparent, knowledgeable and professional insurance advice.

Our commitment to fair treatment applies throughout our relationship with you, from the initial assessment of your insurance needs through policy placement, renewal, ongoing service, claims assistance and the resolution of concerns.

Our Principles

1. Acting in Your Best Interests

We strive to recommend insurance products and coverage solutions appropriate to your circumstances, insurance needs and risk exposures. Our recommendations will be based on professional judgment, available insurance markets and your requirements, rather than the compensation we may receive.

2. Transparency and Disclosure

We are committed to providing clear and accurate information about insurance products, coverage terms, limitations, exclusions, deductibles, premiums and applicable fees.

We disclose our compensation arrangements, including commissions, potential contingent commissions and relevant conflicts of interest, in accordance with regulatory requirements.

3. Informed Customer Decisions

We believe our customers should have the information necessary to make informed insurance decisions. We explain available options and material differences between proposed coverages and respect your ultimate decision regarding the placement of your insurance.

4. Professional Knowledge and Competence

Our insurance professionals are expected to maintain the knowledge, skills and regulatory qualifications necessary to provide competent and professional insurance advice.

5. Ongoing Policy Servicing

We are committed to providing timely, accurate and professional assistance with policy renewals, endorsements, coverage changes and other insurance servicing requirements.

6. Claims Assistance

We assist customers in reporting claims, understanding the claims process and communicating with insurers. While insurers are responsible for assessing claims and making coverage and settlement decisions, we work to help our customers navigate the process.

7. Conflicts of Interest

We identify, disclose and appropriately manage actual or potential conflicts of interest. Our insurance recommendations must not be improperly influenced by commissions, sales incentives, insurer relationships or other financial arrangements.

8. Complaints and Customer Concerns

We take customer concerns seriously and are committed to reviewing complaints fairly, objectively and promptly.

If you are dissatisfied with any aspect of our service, please contact your Sussex Corporate Risk representative or request that your concern be escalated to brokerage management.

You may reach us through our website's Contact Us page or by calling **1-877-8-SUSSEX**.

Customers may also contact the Registered Insurance Brokers of Ontario regarding concerns about the professional conduct of an insurance broker.

Regulatory Information and Customer Disclosures

To learn more about your rights and our professional obligations, please review:

- RIBO — Consumer Rights and Expectations
- RIBO — Fact Sheet About Your Registered Insurance Broker
- CISRO Principles of Conduct for Insurance Intermediaries
- Sussex Corporate Risk's Broker Compensation and Conflicts of Interest Disclosure, provided with our insurance quotations.

Our Ongoing Commitment

Sussex Corporate Risk is committed to maintaining appropriate internal policies, procedures and professional standards that support fair treatment of customers.

We regularly review our practices to promote transparency, accountability and compliance with applicable insurance legislation and regulatory guidance.

Sussex Corporate Risk

*Independent Commercial Insurance and Risk Management Specialists*s