

Pavonia Life Insurance Company of Michigan

(Note: The company name change to Revol One Insurance Company is effective only in the United States. We will continue to operate as Pavonia Life Insurance Company of Michigan in Canada.)

Customer Service

Pavonia's customer service is available Monday through Friday, 8:00 am – 5:00 pm Central Time at 800-323-1317.

Pour tout assistance en français composez le 1-877-753-2785 et un représentant a clientèle seras heureux de vous aider.

Canadian Complaint Process

Pavonia Life Insurance Company of Michigan thanks you for being a valued customer. While we strive to provide perfect service, we recognize you may not always agree with the way your policy is handled or a decision we have made. As a result, Pavonia has implemented a comprehensive complaint procedure to address any escalated concerns you may have. Outlined below are the steps to filing a complaint and the results you should expect.

Let us know your concerns

In order to address your concerns, Pavonia must understand your concerns and your expectations.
In most cases, questions and concerns can be addressed by contacting a customer service representative at 800-323-1317. Pavonia's customer service is available Monday through Friday, 8:00 am – 5:00 pm Central Time.

Escalating your concerns

If you remain dissatisfied, you may escalate your concern through Pavonia's complaint process. Submit your written dispute either through email to <u>us.complaints.inbox@revolonefinancial.com</u> or by mail to:

Consumer Complaints PO Box 2210 Duncan, OK 73534-2210

- When submitting your complaint for review, please provide the following:
 - Details of your complaint
 - Relevant documents related to your complaint
 - Why you disagree with our previous decisions
 - The resolution you believe would be appropriate

Please note, Pavonia does not recommend sending personal details such as SSN, bank account numbers, credit card numbers, or medical records via email.

Once your dispute has been received, it will be reviewed by a dispute representative. A dispute representative will respond in writing within 10 business days with a determination, requesting additional information, or advising that additional time is needed to evaluate your concerns.

Additional resources

- If after Pavonia's internal review you are not satisfied you may also reach out to the OmbudService for Life and Health Insurance (OHLI), a national independent complaint resolution and information service. They may be contacted at:

OmbudService for Life and Health Insurance (OLHI) 20 Adelaide St. East, Suite 802 P.O. Box 29 Toronto, Ontario M5C 2T6 Telephone: 888-295-8112

- Residents of Quebec may also contact the Autorité des marchés financiers (AMF) for assistance with their disputes. The AMF may be contacted at:

Autorité des marchés financiers (AMF) 800, square Victoria, 4e étage C.P. 246, Place Victoria Montréal (Québec) H4Z 1G3 Telephone: 514-395-0337