

## INSTRUCTIONS FOR FILING A REQUEST FOR REVIEW (Appeal)

In the event that a Claim is **rejected** or a Claim is **accepted** but the claimant disagrees with some part of the Administrator's decision, **a claimant may appeal** the Administrator's decision by completing the enclosed **Request for Review Form**.

Claimants must **complete and return** the Request for Review Form to the Administrator within **30 days** after receipt of the Administrator's letter of decision.

A claimant may have the Administrator's decision reviewed by either an **Arbitrator** or a **Referee**.

If a claimant elects to go to Arbitration, the Arbitrator's decision is **final**.

If a claimant elects to go to a **Reference**, the **Court** responsible for the Class Proceedings **may review** the decision of the Referee but **only if the disputed amount is more than \$10,000**.

When a request for review is filed, the Administrator will provide a copy of the "Claim" to the claimant, Fund Counsel (a lawyer appointed by the Courts to defend decisions made by the Administrator) and the Arbitrator/Referee appointed to hear appeals in the province where the claimant resides or is deemed to reside. The Claim will include copies of:

- The Request for Review form,
- All documentation that the claimant submitted along with all other evidence about the Claim in the possession of the Administrator.
- A copy of the Administrator's decision.
- Other information or material as the Arbitrator/Referee may request.

Claimants may **act in person or through a representative**. The representative must notify the Administrator and Arbitrator/Referee in writing providing the written consent of the claimant.

Upon receipt of a copy of the Claim, the claimant has **15 days** to provide any **additional written** submissions/information to the Arbitrator/Referee and the Administrator.

Fund Counsel has **15 days** after receipt of the claimant's submissions, to provide submissions.

If an **in-person hearing** is required by the claimant or Fund Counsel because oral evidence (testimony) is intended or if an in-person hearing is directed by the Arbitrator/Referee in accordance with the Rules for Arbitration/Reference (which are enclosed), the Arbitrator/Referee shall notify the claimant, Fund Counsel and the Administrator of the time and location of the hearing and provide such instructions as are necessary for the hearing of the Arbitration/Reference and the calling of evidence, if required.

Upon receipt of the claimant's Claim and all supplementary submissions or after any in-person hearing, the Arbitrator/Referee shall **communicate his/her decision in writing within 30 days**.

The Arbitrator/Referee's decision will not identify the claimant by name or location.