

PRIVACY POLICY

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of federal legislation, we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we'll only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

Personal Information Collected

Personal information is information that identifies you as an individual client and relates specifically to you. Depending on the purpose(s) for which we need to collect it, we may ask for the following information about you including:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, birthdate and marital status;
- Claims history;
- Credit and past payment records;
- Driver's record;
- Details about your property such as the value of your home and its contents;
- Medical information such as any condition that may affect the operation of a vehicle;
- Employment information.

We may obtain this information from:

- You;
- Insurance Companies;
- Other Insurance brokers or agents;
- Credit organizations;
- Motor vehicle and driver licensing authorities;
- Financial institutions;
- Medical professionals.

Why Do We Collect Personal Information?

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

- Enable us to acquire or renew an insurance policy for you;
- Assist you and assess your ongoing needs for insurance;
- Assess your need for other products, and to offer them to you;
- Ensure your information is accurate and up-to-date; and
- Protect us both against error or fraud.

To Whom Do We Disclose Your Personal Information?

For many of the purposes identified above, we will need to share your personal information with others in order to serve your needs. These other parties commonly include:

- Insurance Companies;
- Other insurance brokers or agents;

- Credit organizations;
- Professionals working with us, such as adjusters or lawyers;
- Financial institutions (for example, the organization that carries your mortgage).

How Do We Protect Your Personal Information?

In order to protect your personal information and right to privacy, we will:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you.
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law.
- Maintain your personal information in as accurate, complete and up-to-date a form as possible.
- Safeguard your personal information to the best of our ability.
- Respond to any request you may make to access or correct the personal information we hold about you.
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information.

CONSENT

We may obtain your express consent or we may determine that consent has been implied by the circumstances.

- We might ask you for your express consent in writing, for example in a signed consent or application form.
- We may ask for your express consent in person or over the telephone.
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner.
- There are also legal exceptions in which we will not need to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information. For example, this could apply when there is an emergency situation, or if it is necessary for your protection or ours.