



Our Commitment To Your Privacy



Introduction

We are committed to providing our clients with excellent service. Doing business with a Premium Finance company involves providing information about yourself, so protection of your personal information is one of our highest priorities.

Our company and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of new federal legislation, we've further strengthened our privacy commitment to you. One of the legislation's requirements is to inform 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.

This brochure is a brief summary of our privacy practices.

Why do we collect personal information?

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

- Enable us to acquire or renew a premium finance contract for you;
- Assist you and assess your ongoing needs for premium financing;
- Ensure your information is accurate and up-to-date; and
- Protect us both against error or fraud.

What personal information do we collect?

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 personal information about you:

- Basic information such as your name, address, telephone and fax numbers and e-mail address
- Insurance Policy information
- Banking information

We may obtain this information from:

- You
- Insurance companies
- Your insurance broker or agent

Who do we disclose your personal information to?

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
- Your insurance broker or agent
- Financial institutions
- In the event that you default on your payment your information may be shared with Collection Agencies and or legal council acting on our behalf.

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 form, application form or contract.
- We may ask for your express consent in person or over the telephone.
- We may determine that by seeking premium financing 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.

You can control how we handle your personal information and we want you to know that you do have choices in this matter. You could refuse

to allow us to obtain, use or share your personal information or you could also withdraw a previously given consent at any time.

However by doing that, depending on the situation, you may be limiting or even preventing our ability to provide you with the service you desire.

For example, if you do not allow us to collect basic information such as your name or address, it is unlikely that we will be able to finance your insurance.

CONTACT INFORMATION AND RESOURCES

We are committed to treating you with respect and courtesy, and to providing the highest level of service.

Please contact the Privacy Officer at the address below if you:

- Wish to access your personal information.
- Wish to change your consent to the ways in which we may collect, use or disclose your personal information.
- Have a complaint about our privacy policies, or the manner in which we've handled your personal information.
- Have any other questions about our privacy policies, or if you would like to request additional information.

We will respond to you promptly and do our utmost to resolve your concerns. To find out more about federal privacy laws, please contact the Office of the Privacy Commissioner at 1-800-282-1376 or visit their website at <www.privcom.gc.ca>.

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