



We are committed to protecting the privacy, confidentiality, accuracy and security of personal information you entrust to our care. We assure you that your personal information is handled according to our Privacy Policy, which must be followed by everyone in our organization, and by any third party service providers or authorized representatives we contract with. To provide you with the highest quality products and service available, it is necessary for us to collect and use personal information. In our industry, such information is essential to conducting business.

1. Why we collect, use and retain your personal information

When you request or obtain any insurance product or service from us, we need certain personal information. This information is used to evaluate insurance risk, to determine eligibility, to administer your insurance products, or to manage claims. We will not gather information indiscriminately.

Anonymous data is sometimes used to prepare reports and statistics, for the purpose of providing the best products and service for the best value, to manage our business, and to monitor the changing needs of our customers.

2. We will only obtain the information we need

We will only collect information necessary to effectively conduct our business and provide our products and services.

3. How we collect and use your personal information

Whenever practical, your information will be collected directly from you. We also collect information about you through our authorized representatives or third party service providers. Other sources of information may include insurers, financial institutions, or governmental agencies. We will in some cases ask an independent source to verify or supplement personal information. When health information is required, we may collect it directly from you, or with your prior consent, from sources such as your doctor, health care professional or hospital.

4. Your consent is needed

We will collect, use and disclose personal information only with your consent, or as otherwise required or allowed by law. Your consent may be express or implied, as appropriate. If you decline to provide needed personal information or withdraw your consent, we will still do our best to provide you with products or services; however, certain information is essential to do so. We will endeavour to ensure you understand why we need the information and how it will be used.

5. We will limit the use and disclosure of your personal information

We will limit the use and disclosure of your personal information within our organization (including our parent company, Programmed Insurance Brokers Inc.) and your insurers. From time to time we may find it necessary to share some of your information with our authorized representatives or third parties, including insurers, in order to provide you with the product or services you need or have requested.

As part of our customer service relationship with you, we may use your personal information to offer products, information or services provided by our organization, affiliated companies, insurers, or business partners, which we believe to be of value and interest to you. We will not give out or sell any personal information to third parties for marketing purposes.

We will only use or disclose your personal information to the extent needed to perform our duties; to provide you with products, services or information related to your ongoing insurance needs; or to fulfil our contractual obligations or applicable laws.

6. We will limit the length of time we retain your personal information

The length of time we retain personal information may vary depending on the product or service provided and the nature of the information. We retain personal information only for as long as required by the purposes for which it was collected, or as otherwise required or allowed by law.

7. We are committed to accuracy

We will keep your personal information as accurate, complete and up to date as necessary. You have a right to challenge the accuracy and completeness of the information we hold about you. If it is inaccurate or incomplete, we will make the necessary changes. If there is a disagreement or a discrepancy as to information accuracy, this will be noted on your file.

8. We will protect your personal information

We have developed and continue to enhance security measures and procedures designed to protect your personal information from unwarranted intrusion, theft, accidental release, loss, or unauthorized disclosure, use, copying, or modification. When we destroy your personal information, we will use appropriate safeguards.

9. Your right to access

With satisfactory verification of your identity, we will provide you with the information you request. If your request is made through a third party, we will need satisfactory proof of your consent and authorization to release information to that party, and we will ensure their entitlement to such information. There are certain legal exceptions to your right of access. If these apply, we will inform you of the reason for not providing access and any recourse you may have. Generally, we will provide access to medical information only through the appropriate health care professional.

Questions, Comments or Requests?

Please contact our Head Office
Privacy Officer at:

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