

Our Privacy Commitment To You

At Robinson–Dale Insurance Ltd. we are committed to treating our clients with courtesy and respect, and to providing the highest level of service. Doing business with our brokerage involves providing information about yourself, so one of our highest priorities is the protection of your personal information.

We have, as a result of federal legislation, further strengthened our privacy commitment by informing you of how and why we collect, use and disclose your personal information. Please be assured that your personal information will be handled in a manner that a reasonable person would consider appropriate in the circumstances.

Why do we collect personal information?

When first becoming our client, or when you acquire or renew a product from us, it is necessary for us to collect some of your personal information. Some common purposes for which we collect your personal information are:

- To enable us to acquire or renew an insurance policy for you;
- To assist you and assess your ongoing needs for insurance;
- To assess your need for other insurance products, and to offer them to you;
- To ensure your information is accurate and up-to-date;
- To enable us to contact you in respect to cancelled coverage for the purpose of quoting again;
- To protect you, our brokerage, and the insurer against error or fraud;
- Other purposes deemed reasonable.

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 your personal information, we may ask for personal information about you including:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, date of birth and marital status;
- Employment information;
- Claims history;
- Driver's record;
- Credit and past premium payment records;
- Details about your vehicle or property (including, but not limited to, their values);
- Medical information (such as any condition that may affect the safe operation of a vehicle);
- Other information deemed reasonable for the purpose(s) intended.

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
- Other parties deemed reasonable.

Who do we disclose your personal information to?

For many of the purposes previously identified, we will need to share your personal information with other parties 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 lawyers or adjusters
- Financial institutions (For example, the organization that carries your mortgage or vehicle loan)
- Employer of the Insured (commercial policies only)
- Policy holder
- Other parties deemed reasonable.

How do we protect your personal information?

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

- Collect, use or disclose your personal information only for the purposes we have identified to you.
- Maintain your personal information in a manner that is as accurate, complete, and up-to-date as possible.
- Keep your personal information only for as long as we are required to by law and to fulfill the stated purpose.
- Safeguard your personal information to the best of our ability.
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information.
- Respond to any request you may make to access or correct the personal information we hold about you.

Consent

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

- We may ask for your express consent in person or over the telephone.
- We may ask for your express consent in writing, for example by a signed consent or application form.
- 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 legal exceptions where we are not required to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information. This could apply, for example, 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

You do have choices in how we handle your personal information. You could choose to refuse to allow us to collect, use or disclose your personal information, or you could withdraw a previously given consent, in writing, at any time.

By doing that, however, you may be preventing or limiting our ability to provide you with the insurance product or service you desire. For instance, if we cannot obtain information about your driving record, it is very likely that we will be unable to provide you with automobile insurance. We would be happy to discuss other situations with you to assist you in making your decision.

RESOURCES AND CONTACT INFORMATION

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

- Wish to access your personal information.
- Wish to change your consent to the manner in which we may collect, use or disclose your personal information.
- Have a complaint about our privacy policies, or the manner in which we have handled your personal information.
- Have other questions about our privacy policies, wish to obtain a copy of our Personal Information Policy & Procedure Handbook, or request further information.

We will respond 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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