

Northstar Marine Insurance Inc.

Personal Privacy Policy

For an insurance broker to advise a client properly they must know the client's circumstances and affairs, insofar as they affect the exposures being considered. We want our clients and prospective clients to know with absolute certainty that we protect this confidential information very carefully. We only disclose personal information to insurance companies as required.

This is not just our policy; it is the law in Ontario. The Registered Insurance Brokers Act states, "*A member (broker) shall hold in strict confidence all information acquired in the course of the professional relationship concerning the business and affairs of his/her clients, and he/she shall not divulge any such information unless he/she is authorized to do so, or required by law to do so or must do so in conducting negotiations with underwriters or insurers on behalf of his/her client.*" It has always been and remains our practice to adhere to the spirit and the letter of this law.

Expanding on the provincial regulations the federal government has enacted new regulations effective January 1, 2004 that further govern how we must deal with the public regarding the collection, use and security of personal information. In accordance with the *Personal Information Protection and Electronic Documents Act (PIPEDA)* we are providing the following explanation of our policies concerning this matter.

1. Accountability

1.1 We value your business and thank you for your confidence in choosing our brokerage to assist with your insurance needs. If you contact us for a quote or if you are a client you trust us with your personal information. We respect that trust and want you to be aware of our commitment to protect the information you share in the course of doing business with us.

1.2 Our commitment is to:

- Protect personal information
- Allow individuals to request information, seek amendments to their personal information and file complaints against the brokerage through our Privacy Officer.
- Train and educate staff
- Develop information which explains these procedures to the public

1.3 We will use reasonable means to ensure that client personal information is given a comparable level of protection while being processed by a third party.

1.4 Personal information would include but is not limited to the following:

- Name, age, marital status, home address and phone number
- Medical records
- Income
- Race/ethnic origin
- Education

Our privacy Officer may be contacted as follows

Title: Privacy Officer

Name: Jared Chartrand

Address: 92 Caplan Ave. Box 270, Barrie, ON, L4N 0Z7

Telephone: 705-719-7919

Email: jared@northstarinsurance.ca

Further information regarding the *Personal Information Protection and Electronic Documents Act* is available online at [PIPEDA](#) .

2. Purpose of Collecting Personal Information

- 2.1 We will only collect personal information that is required to provide and service your insurance needs.
- 2.2 We may choose to identify such purpose orally or in writing. Common purposes for collection include
- Enabling the broker to acquire or renew an insurance policy
 - Assisting the client and assessing his/her ongoing needs for insurance
 - Assessing the clients needs for other products such as home or auto insurance
 - Ensuring client information is accurate and up to date
 - Protecting the broker and/or the insurer against inaccuracy
 - To facilitate communication with clients and those requesting quotes

3. Consent

- 3.1 We may obtain express consent for the collection use and disclosure of personal information or we may determine that consent has been implied by the circumstances.
- 3.2 Express consent is a specific authorization given by the individual to the broker, either orally or in writing. Implied consent is one in which the broker has not

received a specific authorization but the circumstance allow us to collect use or disclose personal information.

3.3 Express written consent includes a client:

- Signing a consent form
- Providing a letter, application form or other document authorizing certain activities; and
- Providing an authorization electronically

3.4 Express oral consent can be given in person or over the telephone. If we obtain an express oral consent we will normally make note of that consent in the client's file.

3.5 We may seek express consent at the onset of a new business relationship. However, individuals that contact our brokerage seeking insurance coverage are deemed to have provided implied consent for us to collect, use and disclose personal information in a reasonable manner.

3.6 Subject to legal exceptions, consent may be withdrawn at any time. We require such withdrawal to be in writing. There may be serious consequences to withdrawing consent of failing to provide consent including inability of the broker to acquire or renew an insurance policy and/or in the cancellation of the policy.

3.7 We do not consider regular updating of information in a clients file to be a new purpose and. Therefore; we will not seek a new consent for this purpose.

3.8 **Exceptions** - There are circumstance in which we are not required to obtain an individual's consent or explain the purposes for the collection, use or disclosure of their personal information. These include but are not limited to:

- Collection – We may collect personal information without consent where it is in the individuals interest and timely consent is unavailable, or to investigate a breach of an agreement (such as insurance fraud) or a contravention of law
- Use- we may use personal information without consent for similar reasons as those listed beside “collection” above, and also in an emergency situation in which an individual's life health or security is threatened.
- Disclosure – we may disclose information without consent for law enforcement and national security reasons, for debt collection, to a lawyer representing our brokerage or the insurance company, and also in an emergency situation in which an individual's life health or security is threatened.

4. Limiting Collection

4.1 We only collect personal information for specific, legitimate purposes. We will not collect personal information indiscriminately.

4.2 We will only collect information by fair and lawful means and not by misleading or deceiving individuals about the purpose for which information is being collected.

4.3 Our policies and procedures relating to the limitations on collection of personal information will be communicated to our staff members who deal with personal information.

4.4 The broker may need to obtain personal information about clients from third parties, for example, previous insurance companies. Every effort will be made to obtain written consent before obtaining information from third parties.

NOTE – There may be situations in which we collect personal information for legitimate purposes not identified to the individual, including those situations outlined under paragraph 3.8 Exceptions in Policy 3 – Consent.

5. Limiting Use, Disclosure and Retention

5.1 We will only use or disclose personal information for legitimate identified purposes

5.2 We will retain personal information only as long as necessary for fulfillment of the purposes for which it was collected. We will abide by industry standards applicable to Ontario regarding minimum and maximum retention periods.

5.3 Personal information that has been used to make a decision about an individual will only be retained long enough to allow the individual access to the information after the decision has been made.

5.4 Personal information that is no longer required to fulfill identified purposes will be destroyed, erased or made anonymous.

5.5 We will not sell your personal information to anyone. Nor will we share it with third party organizations that will contact you about their own products and services.

NOTE – There may be situations in which we collect personal information for legitimate purposes not identified to the individual, including those situations outlined under paragraph 3.8 Exceptions in Policy 3 – Consent

6. Accuracy

6.1 Our brokerage will, on an on going basis, ensure the accuracy and completeness of personal information under our care and control.

6.2 Individuals that provide personal information to us must do so in an accurate and complete manner.

6.3 Our goal is to minimize the possibility that inappropriate information may be used to make a decision about any individual whose personal information we process.

6.4 The process for ensuring accuracy and completeness will involve:

- Initial collection from the client
- Client will be asked to verify accuracy and completeness
- Periodic reviews
- Verifying accuracy by contacting third parties

6.5 As more particularly described in policy 9 – Individual Access, we will provide recourse to individuals who appear to have legitimate corrections to make to their information on file. Once significant errors or omissions have been identified, we will correct or amend the information as appropriate. Where necessary, we will send such corrected or amended information to third parties who have had access to the information in question (such as insurance companies).

7. Safeguards

- 7.1 We will use all reasonable means to ensure the security of personal information, regardless of the format in which it is held, against loss or theft and against unauthorized access, disclosure, use, copying, or modification.
- 7.2 A higher level of protection will safeguard more sensitive information. However, we will generally seek to achieve the highest level of security.
- 7.3 In determining what safeguards are appropriate, we will consider the following:
- The sensitivity of the information
 - The amount of information held
 - The parties to whom information will be disclosed
 - The format in which the information is held
 - The way in which information is physically stored
- 7.4 When transferring client information to a third party, we will remove or mask any information that is not strictly needed by the third party.
- 7.5 Our methods of protection may include:
- Physical measures such as locked filing cabinets and or restricted access
 - Technological measures such as the use of passwords and encryption
- 7.6 We will ensure our policies and procedures on safeguarding personal information are clearly communicated and accessible to our employees.
- 7.7 We will take precautions in the disposal or destruction of personal information to prevent unauthorized parties from gaining access to the information. These measures may include:
- Shredding documents before recycling them
 - Deleting electronically stored information

8. Openness

- 8.1 Individuals may inquire about our policies and procedures at anytime
- 8.2 Our policies and procedures are available to the public in a variety of ways:
- Via telephone on our 800 line
 - Via our company website
 - Via facsimile; or
 - By attending in person at our office
- 8.3 The information we make publicly available will include;
- The name, title and address of our Privacy Officer
 - The means of gaining access to personal information held on file
 - A description of the type of personal information on file and a general account of it's use
 - Written information that explains our policies and procedures

9. Individual Access

- 9.1 Upon written request, an individual will be informed as to whether or not we hold personal information about him or her. If we do hold such information, upon written request, we will provide access to the information as well as a general account of it.
- 9.2 The manner in which access will be given may vary depending on the format in which the information is held (i.e. hard copy or electronic) , the amount of information held and other factors. For example, if there is a large volume of information, instead of providing a copy of the entire file, we will provide a summary of the information.
- 9.3 Upon written request, we will provide a list of third parties to whom we may have disclosed an individual's personal information. If we are unsure exactly which third parties may have received the information we will provide a list of third parties *likely* to have received the information.
- 9.4 Individuals will be required to provide sufficient information to us to permit us to provide an account of the existence use and disclosure of personal information.
- 9.5 The procedure for making a request is as follows:
- All requests must be made in writing using a form such as the Request/Complaint Form (appendix 'A')
 - We will respond to a request within 30 days after receipt of the request unless we first advise you that we need a longer period to respond
 - Reasons – if we refuse a request, we will inform the individual in writing of the refusal, explaining the reasons and any recourse the individual may have,

including the possibility that they may file a complaint with the Privacy Commissioner of Canada

- Deemed refusal – if we do not respond within the deemed time period we will be deemed to have refused the request
- Costs of responding – the broker may require payment of a modest fee to cover the administrative costs associated with preparing a response

9.6 There are also exceptions which will prevent us from providing access including where:

- Personal information about another person might be revealed
- Commercially confidential information may be revealed
- A person's life or security may be threatened
- The information was collected without consent for the purposes related to an investigation of a breach of an agreement or contravention of the law; or
- The information was generated during the course of a formal dispute resolution process

10. Challenging Compliance

10.1 Upon request, individuals who wish to inquire or file a complaint about the manner in which we handled their personal information – or about our personal information policies and procedures – will be informed of our applicable complaint procedures by the Privacy Officer

10.2 To file a complaint, an individual must fill out a Request/Complaint Form which requires basic information and a description of the nature of the complaint

10.3 The procedure for filing a complaint about our brokerage is as follows:

- A Request/complaint form must be filed with our Privacy Officer along with applicable fee
- We will acknowledge the complaint right away
- We will assign a person to investigate
- We will give the investigator unfettered access to files and personal information
- We will clarify facts directly with the complainant where appropriate
- We will advise the complainant in writing of the outcome of the investigation, including any steps to rectify the problem, if applicable.

10.4 We will document all complaints made by clients as well as our actions in response to the complaint, by noting these details in the individuals file and also in a master privacy file.

Personal Information
Client Consent Form

BETWEEN: _____ **the “broker”**

AND: _____ **the “client”**

The client hereby acknowledges that the broker has been retained by the client to acquire or renew a policy or policies of insurance or to provide consulting services for the client.

As part of the application for new or renewal insurance coverage(s), the client hereby authorizes the broker to collect, use and disclose personal information as required and as permitted pursuant to relevant privacy laws or other laws.

The client hereby expressly consents to the broker collecting, using or disclosing personal information or providing such personal information to third parties as required including insurance companies. Where there are insured individuals in addition to the client, pr where the client is a commercial or other legal entity, the client hereby covenants and warrants that the client has obtained the appropriate consent from all of the insured individuals to disclose, their personal information to the broker for these purposes accordingly

If the client wishes to restrict the general nature of this consent to any specific area, please indicate _____

If the client wishes

- to review personal information maintained by the broker pertaining to the clients application, policy or policies;
- to obtain copies of the brokers privacy policies or standards; or
- to make inquiries or to express concerns

the client may do so by contacting the brokers Privacy Officer

Date: _____

Privacy Officer _____

Client _____