

PRIVACY POLICY

IAG has a strong commitment to protect your privacy and the confidentiality of your Personal Information. We acknowledge that you may have privacy and security concerns with respect to the information we collect, use and disclose to third parties for the purpose of allowing us to provide and offer our products and services to you. In order to comply with privacy legislation, we have developed this Privacy Policy. Any personally identifiable information about a customer or prospective customer is considered Personal Information (“Personal Information”) and will be treated in accordance with our Privacy Policy.

Collection, Use and Disclosure of Personal Information

IAG collects, uses and discloses your Personal Information (including individuals associated with you, all of whom are referred to as “you” in this Privacy Policy) only for the following purposes:

- Establishing and maintaining communications with you;
- Assisting you in the completion of your insurance application, the assessment of your eligibility for coverage, the processing and maintenance of your insurance coverage as well as the renewal of such coverage;
- Adjudicating and managing claims;
- Assisting you in connection with the analysis, assessment and underwriting of risks by actual and potential insurers;
- Responding to your inquiries about applications, accounts and other services;
- Making proposals for future insurance needs;
- Meeting legal, security, processing and regulatory requirements; and
- Compiling statistics for analysis of our business.

Type and Scope of Information We Collect

- Information you provide on applications or other forms, which may include your name, address, email address, age, personal identification numbers, banking information, medical and health information, employment and income information;
- Information we acquire from and/or transfer to other persons, such as your insurer, to verify your identity and the accuracy of the information you have provided; and

- Information about you received from other insurers, other intermediaries, third party providers and others for underwriting (such as previous insurance history) about our clients.

Disclosure of Information to Others

We do not disclose any Personal Information about you to any third parties except as stated in this Privacy Policy and as otherwise permitted by law or authorized by you.

We may share this information outside the company in order to process or complete the transaction for which the information was provided or as otherwise authorized by you.

Third parties to whom we disclose information are required by law and/or pursuant to contractual undertakings to keep your Personal Information confidential and secure to use and disclose it only for purposes that a reasonable person would consider appropriate in the circumstances, in compliance with all applicable federal and provincial legislation, which purposes are as follows:

- To access eligibility for coverage, process and maintain insurance coverage, adjudicate claims, renewal of coverage or related products and services, we disclose to the insurance companies, reinsurers and intermediaries that make available the coverage; and
- To process transactions through data processing service providers.

If required by law, we will disclose your Personal Information to third parties without obtaining your prior approval or providing you with notice thereof.

In this Privacy Policy, the purposes identified above and in “Collection, Use and Disclosure of Personal Information will be referred to as the “Identified Purposes”.

Your knowledge of and consent to IAG’s collection, use and disclosure of your Personal Information is critical. We rely on the following actions by you as indications of your consent to our existing and future Personal Information practices:

- Your voluntary provision of Personal Information to us directly or representative or your employer for the purpose of acquiring an insurance contract or related service or product;
- Your express consent or acknowledgement contained within a written, verbal or electronic application;
- Your verbal consent solicited by IAG (or our agent) for a specified purpose.

Your consent may be given through your authorized representative, such as a legal guardian, agent or holder of a power of attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw this consent at any time. IAG will inform you of the consequences of withdrawing your consent. **In some cases, refusing to provide certain Personal Information or withdrawing consent for IAG to collect, use or disclose your Personal Information could mean that we cannot obtain insurance coverage or other requested products, services or information for you.**

Limiting Collection and Retention of Personal Information

IAG will collect Personal Information only by fair and lawful means. We will retain Personal Information only as long as necessary for the fulfillment of the Identified Purposes.

Safeguards

We restrict access within our organization to Personal Information about clients and participants to those employees of ours who need to know that information in order to provide products or services to our clients and participants. We have in place physical, electronic and procedural safeguards appropriate to the sensitivity of the information we maintain regarding Clients and Participants.

A copy of this Privacy Policy (and any significant changes) can be obtained from our website. IAG is responsible for all Personal Information under its control.

Questions or to Withdraw Consent

To secure your Personal Information, IAG does not provide online access to its customers to view or amend Personal Information in its database. You have the right to access your Personal Information and request restriction of any Personal Information in the file that may be obsolete, incomplete or incorrect.

If you have any questions about this Privacy Policy or want to access your Personal Information, you can obtain your Personal Information by contacting us at:

The Insurance Advisory Group Inc.
510-67 Yonge Street
Toronto, Ontario
M5E 1J8
or
1-866-614-8551
or
www.iagi.ca

Changes to This Privacy Policy

If there is any significant change to this Privacy Policy, IAG will post a notice of the change on its website.

Filing a Complaint

Please write to us at the address above or through our website to file a privacy complaint. Should we fail to resolve a complaint to your satisfaction or within a reasonable delay, you may contact the Office of the Privacy Commissioner of Canada during business hours at 1-800-282-1376 or at www.privcom.gc.ca.

Privacy Policy

Private sector organizations must follow a code for the protection of Personal Information under federal or provincial privacy legislation. The code was developed by business, consumers, academics and government under the auspices of the Canadian Standards Association. It lists 10 principles of fair information practices, which form ground rules for the collection, use and disclosure of Personal Information.

These principles give individuals control over how their Personal Information is handled in the private sector. An organization is responsible for the protection of personal information and the fair handling of it at all times throughout the organization and in dealings with third parties. Care in collecting, using and disclosing Personal Information is essential to continued customer confidence and good will.

The 10 principles that IAG follows in managing personal information are:

1. Upholding accountability for personal information retained
2. Identifying the purposes for collecting personal information
3. Obtaining informed consent from individuals to collect and store their information
4. Collecting only necessary information
5. Limiting use, disclosure, and retention of information
6. Maintaining accurate records
7. Using appropriate safeguards for protecting personal information
8. Providing full disclosure of information use and sharing
9. Providing individuals access to their collected information
10. Providing recourse for personal information use or collection practices that are not in adherence to our privacy policy

**Client Focused.
Relationship Driven.**



www.iagi.ca

For more information about our privacy policies and procedures, please contact our Compliance Officers:

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