

Note: *This document was prepared by Grant, Jones & Stuart Insurance as a service to their clients on October 17, 2008*

Privacy Policy

The Personal Information Protection & Electronic Documents Act came into effect for Provincial Corporations in Ontario on January 1, 2004. The purpose of the Act is to safeguard the privacy of individuals and thereby encourage commerce. The idea is that if we are always worried about what will happen to our personal information, we will then become reluctant to give out personal information. This breakdown of trust would severely hamper commerce, so we therefore need a framework of rules to make sure that when you give your information to any business, they take the necessary steps to safeguard it and use it properly. This document is intended to demonstrate our commitment to abide by this legislation.

Reason for collecting personal information:

As Insurance Brokers, we are acting on your behalf to search out the coverage that you need at a reasonable price. In order to do this, we need to know information such as:

- Driving licence numbers and Motor Vehicle Record (for automobile Insurance)
- Previous Insurance history (for both automobile and property Insurance)
- Banking information whenever you wish to use monthly payment plans by way of direct debit from your account.
- Photographs and inspection reports for vehicles, homes and business.

In addition, we may be asked to confirm details about your coverage to various 'interested parties' in order to facilitate financing (e.g., Vehicle leases and loans, mortgages or business financing). We frequently are asked to verify coverage by banks, law enforcement and other Insurance Companies (in the event of an Automobile collision).

Consent:

Wherever possible, we will obtain your consent to collect this information in writing. At times, verbal authorization can be used with written consent to follow in the form of an application for coverage. You can of course, withdraw this consent at any time if you notify us in writing, but this may make it impossible for us to provide you with the coverage or service you need.

Accuracy:

We will make every effort to ensure that your information is kept up to date, complete and accurate. If you feel that we have not done this, please contact us immediately and we will do our best to rectify any inaccuracies immediately.

Safeguards:

We will protect your information based on the sensitivity of that information. For example our premises has a monitored security system, our computers are password and firewall protected and we continuously update our antivirus software (Symantec). All personal information is shredded when no longer in use, subject to document retention requirements of our regulators.

Questions?

If you would like any further information about our Privacy Policy or our procedures for collecting /protecting your personal information, please contact Michael Stuart at 905-470-2760 x 225 or at mstuart@rogers.com. Certain requests may need to be in writing and we may need to confirm your identity before complying with a request for information.