

# Privacy Policy

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of federal legislation, we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we'll only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

Personal Information Collected Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you including:

- Basic information such as your name, address, telephone and fax numbers, e-mail, address, birth date and marital status..
- Claims history
- Credit and past payment records
- Driver's record
- Details about your property such as the value of your home and its contents
- Medical information such as any condition that may affect the operation of a vehicle
- Employment information

## **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

## **Why Do We Collect Personal Information?**

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

- Enable us to acquire or renew an insurance policy for you
- Assist you and assess your ongoing needs for insurance

- Assess your need for other products, such as financial products, and to offer them to you
- Ensure your information is accurate and up-to-date
- Protect us both against error or fraud

### **Who Do We Disclose Your Personal Information To?**

For many of the purposes identified above, we will need to share your personal information with others 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 adjusters or lawyers
- Financial institutions. For example, the organization that carries your mortgage

### **How We Protect Your Personal Information?**

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

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law
- Maintain your personal information in as accurate, complete and up-to-date a form as possible
- Safeguard your personal information to the best of our ability
- Respond to any request you may make to access or correct the personal information we hold about you
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information

### **Privacy Internet Communication**

As the privacy of communication over the Internet cannot be guaranteed, we do not assume any responsibility for any harm, loss, or damage that might occur by the sending of personal and confidential information.

### **Consent**

In using this site, you signify your consent to our privacy policy. If you are not in agreement, please do not use the site. We reserve the right, at our discretion, to update, change, modify, add, or remove this policy from time to time, as appropriate. Should we make changes, we will publish these on the site in a timely fashion.

Please do not hesitate to contact our Privacy Officer should you have any questions.

Our Privacy Officer may be contacted as follows:

**Privacy Officer:**  
**Cheryl MacDowell**

**Company:** MacDowell Insurance Brokers Ltd.

**Address:** 3523A Mainway  
Burlington, Ontario  
L7M 1A9

**Tel:** (905) 332-4646

**Fax:** (905) 332-6523

**Email:** <mailto:cherylm@macdowellins.com>

Upon request, an individual will be informed of the existence, use, and disclosure of his or her personal information which is under our control, and may be given access to, and challenge the accuracy and completeness of that information.