



OUR POLICY IS WORKING FOR YOU

# PRIVACY POLICY



Protecting the information gathered from our valued clients is a responsibility Peace Hills General Insurance Company takes seriously. This brochure will explain how we gather, use and protect your non-public personal information.

## **What information do we collect?**

Peace Hills General Insurance Company obtains your personal information through our brokers. Whether you will be purchasing or have purchased property and/or automobile insurance, how you wish to pay for your insurance and how you wish us to communicate with you, we need to collect information such as:

- Name
- Address
- Birthdate
- Marital status
- Phone Number
- E-mail address
- Policy type and number
- Driver's License Number, accident violation history, information about other operators of your vehicle, lien/leaseholders, vehicle information (VIN), etc.
- Mortgagee
- Bank information
- Credit Card Information
- Credit Rating information

## **How does Peace Hills obtain your consent?**

We will obtain your consent (which may be written or implied) at the time your personal information is being collected from you, but only as permitted or required by law.

## **How do we use your information?**

When you submit an application or express an interest in purchasing insurance, there is a file in your name in our office, our broker's office and claims office as appropriate. This information is used for:

- considering your application and offering you insurance
- establishing and maintaining communication with you
- underwriting/marketing purposes
- servicing your policy
- investigating and paying claims
- detecting and preventing fraud
- compiling statistics
- complying with the requests from regulatory and law enforcement authorities
- activity which we undertake under federal, provincial or territorial legislation
- accounting - credit card/bank card number to pay premiums

Most of the information we collect comes directly from you. We may be required to collect information from other sources such as another insurance company, consumer reporting agency or inspection company.

This information may include loss information reports, motor vehicle reports, credit reports and information from health care providers.

For property insurance, we may need to send someone to inspect your property and verify information about the value and condition of your property. Information we share with these sources is treated with the same degree of confidentiality as information you provide on the application.

If you have a claim, we collect any data that is necessary to handle your loss. The information needed depends on the type and magnitude of your loss. For example, information required to consider an injury claim is personal and confidential. This information is gathered with your consent and kept solely to assess your entitlement.

### **How is your personal information protected by Peace Hills General Insurance Company?**

Our customer information is only available to those employees and agents who have a need to know in order to serve you. We take reasonable security measures to protect against unauthorized access, use, alteration, destruction, or disclosure of your personal information both on premises and off site. We retain your information only for as long as necessary for the purpose identified and to meet obligations we have under the law.

Your personal information will remain protected in accordance with our privacy practices and procedures even after you are no longer associated with Peace Hills General Insurance Company.

### **With whom and why would Peace Hills General Insurance Company share your information?**

#### **WE DO NOT SELL YOUR PERSONAL INFORMATION TO ANYONE.**

In offering you insurance, we may send information from your file to industry-associated companies and companies working on behalf of Peace Hills General Insurance Company.

These companies are also required to comply with the consumer privacy laws similar to those that apply to our company.

We only disclose information to regulatory agencies in connection with providing you with insurance and related services. We may be required to disclose information that is without your consent, when we are legally obliged to do so.

### **What information do we have about you and how can you view it or contact Peace Hills?**

Information about you contained in our files can be obtained either in person or by mail. If you feel the information is incorrect or incomplete, you may request that we make any necessary corrections, additions, and deletions to the disputed information.

With your consent, we may arrange with an insurance support organization or a consumer reporting agency to copy and disclose your personal information to you on your behalf.

### **Your Privacy Choices**

You may withdraw your implied consent at any time (subject to legal or contractual obligation and on providing us reasonable notice) by contacting our Privacy Officer. Please be aware that withdrawing your consent may prevent us from providing you with the requested product or service.

You may also request a list of organizations we have disclosed your information to, or the purpose of such disclosure. Please send any requests to: