

PRIVACY

McBurney's Insurance Agency is committed to protecting your privacy and the confidentiality of your personal information. In order to comply with privacy legislation, we have developed this Privacy Policy. Any personally identifiable information about a customer is considered personal information ("Personal Information") and will be treated in accordance with this Privacy Policy.

Identified Purposes

McBurney's Insurance Agency only collects, uses, and discloses personal Information for the following purposes:

1. Offering and providing insurance and related products and services to you
2. Establishing and maintaining communications with you
3. Verifying your identity and the accuracy of your Personal Information with government agencies, industry associations, brokers or other insurers;
4. Analysing, assessing and underwriting risks on a prudent basis
5. Investigation and paying claims
6. Detecting and preventing fraud or other illegal activities
7. Compiling statistics
8. Complying with the law or the requests of law enforcement agencies or regulators
9. Notifying you or allowing our affiliated companies to notify you of certain products or services offered by our affiliated companies.

In this Privacy Policy, the above list of identified purposes will be referred to as the "Identified Purposes".

Consent

Your knowledge and consent of McBurney's Insurance Agency 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:

1. Your voluntary provision of Personal Information directly to McBurney's Insurance Agency or through an insurance broker or representative for the purpose of acquiring an insurance contract or related service or product (including information previously provided to us)
2. Your express consent or acknowledgement contained within a written, verbal or electronic application process

3. Your consent solicited by McBurney's Insurance Agency (or our agent) for a specified purpose
4. Your receipt of this Privacy Policy, Until you notify McBurney's Insurance Agency of a withdrawal of this consent
5. Your consent given through your authorized representative such as a legal guardian, agent of holder of a power of attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw the consent at any time. McBurney's Insurance Agency will inform you of the consequences of withdrawing your consent.

In some cases, refusing to provide certain personal information or withdrawing consent for McBurney's Insurance Agency to collect, use or disclose your personal information could mean the we cannot provide you with insurance coverage or other requested products, services or information.

Limiting Collection and Retention of Personal Information

McBurney's Insurance Agency will only collect, use, or disclose personal information that is necessary for the identified purposes or as required by law. If we require personal information for any other purpose, you will be notified of the new purpose, and subject to your consent, that new purpose will become an identified purpose. McBurney's Insurance Agency will only collect personal information by fair and lawful means. We will retain personal information only as long as necessary for the fulfilment of the identified purposes.

Accuracy

McBurney's Insurance Agency will maintain your personal information as accurate, complete, and up-to-date as is necessary for the identified purposes.

Safeguards

McBurney's Insurance Agency will protect your personal information by security safeguards appropriate to the sensitivity of the information. Safeguards will vary depending on the sensitivity format, location, and storage of the personal information.

Accountability, Openness and Customer Access

McBurney's Insurance Agency is responsible for all personal information under its control and has designated a privacy officer who is accountable to senior Management for McBurney's Insurance Agency compliance with this privacy policy.

Challenging Compliance

If you are not satisfied with McBurney's Insurance Agency response to privacy related inquiry or complaint you may contact the Office of the Privacy Commissioner of Canada during business hours at 1 800 282 1376 or at www.privcon.gc.ca

Our privacy officer Bret Palmer, can be contacted at 604-273-5184 or emailed to bret@mcburneysinsurance.com.