

# Privacy Policy

PrimeOne Insurance Services Ltd. (“we, “our” and “us”) is in business to provide you with an extensive array of Personal & Commercial insurance services. This Privacy Statement describes in general terms how we may collect, use and disclose personal information to provide our services to you. This Privacy Statement applies to any personal information we collect or receive about you, from any source. This Privacy Statement may be amended from time to time.

## PERSONAL INFORMATION

‘Personal information’ means information about an identifiable individual. To meet your needs and serve you, we may collect your personal information from you and others, the details of which can differ depending on the types of insurance services you require. Examples of personal information that we may collect, use and disclose include your name, contact information (address, phone number, email address), birth date, income and insurance needs. Personal information does not include certain business contact information.

## OUR COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

In most cases, we will collect personal information directly from you when you purchase or interact with us about a product or service that we offer or provide. In some cases, we may collect personal information from a third party based on your consent or as otherwise permitted by law.

The purposes for which we collect, use and disclose personal information include:

- To understand your needs.
- To analyze the suitability of our insurance products or services for you.
- To determine your eligibility for products and services.
- To set up, manage and offer products and services that meet your needs.
- To provide you with ongoing service.
- To advise you of information, products and services which may better serve your needs.
- To meet our legal and regulatory requirements.

- To facilitate the underwriting process and insurance claims.
- To conduct negotiations with underwriters or insurers on your behalf.

We will typically identify to you the purposes for which we may collect, use and disclose your personal information at the time that we collect such information. We will obtain your consent for such purposes at or before the time that we collect, use or disclose your personal information, except where permitted or required by law.

By seeking or purchasing insurance services, you are providing your express or implied consent to the collection, use, and disclosure of personal information for the above purposes depending upon on the types of insurance services you require. For example, if you are seeking insurance, we will typically disclose your personal information to underwriters and insurers for the purpose of conducting negotiations on your behalf or to secure a product or service for you. If you are making or may be making an insurance claim, we may disclose your personal information to insurers and claims adjusters for the purpose of administering a claim or potential claim.

With your consent or where permitted by law, our brokers may share your personal information with one another for the purpose of informing you about additional products and services. We may also share personal information with our related group of companies in order to fulfill the purposes that you have consented to. We may also share your personal information with third party service providers as necessary for them to provide services on our behalf.

**We may make disclosures of personal information to a potential purchaser in connection with a transaction involving the sale of some or all of our business (in which case the use of your personal information by the new entity would continue to be limited by applicable law), or as otherwise permitted or required by law.**

#### WITHDRAWING CONSENT

Subject to legal and contractual requirements, you can refuse to consent to our collection, use or disclosure of information about you, or withdraw your consent to our further collection, use or disclosure of information at any time by giving us reasonable notice in writing using the contact information indicated below. However, we may not be able to provide, or continue to

provide, you with some products, services or information of value to you. Please ask us about this if you are considering refusing or withdrawing your consent.

#### RETAINING AND SAFEGUARDING PERSONAL INFORMATION

We retain personal information for as long as necessary to fulfill the purposes for which it was collected and as permitted or required by law. We implement procedures to help protect your personal information from loss or theft, and unauthorized access, disclosure, copying, use or modification.

#### YOUR OBLIGATION TO UPDATE YOUR INFORMATION

While PrimeOne Insurance Services Ltd. tries to ensure that the information we hold about you is accurate, complete and up-to-date, it is in your obligation to inform us (using the contact information below), or your broker, promptly of a change of name, address or any other relevant personal information. This may be very important because inaccurate, incomplete or out-of-date information may have an adverse effect on your ability to obtain, or be eligible for, certain products and services. If you believe that personal information we hold about you may be inaccurate, you are obligated to contact us so that we may update our records.

#### QUESTIONS AND REQUESTING ACCESS TO PERSONAL INFORMATION

If you have any questions about our privacy policies and procedures, or to request access to personal information which PrimeOne Insurance Services Ltd. holds about you, please submit a written request to us at the contact information below.

[Info.primeone@telus.net](mailto:Info.primeone@telus.net)

#224, 1829 Ranchlands Blvd. NW Calgary, AB. T3G-2A7 Ph: 403.241.4979

Requests will be processed in accordance with applicable law.