

## **First Durham Insurance & Financial Privacy Policy**

First Durham Insurance & Financial and the Insurance industry have a solid record of respecting your right to privacy and safeguarding your personal information. As a result of Federal legislation, we have 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 will 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:

- 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 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 offer them to you
- Ensure your information is accurate and up to date
- Protect our clients and our brokerage against error and fraud

### **Who Personal Information may be disclosed 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)

### **Protecting 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 your for the collection, use or disclosure of your personal information

### **Privacy Internet Communication**

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

#### Consent

In using this site, you signify your consent to our privacy policy. If you are not in agreement, please do not use this 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.

#### Privacy Officer

Our Privacy Officer may be contacted as follows:

Privacy Officer: Kim Coyne, RIB  
First Durham Insurance & Financial  
Address: 1920 Bayly Street, Pickering, Ontario, L1W 3R6  
Telephone: (800) 387-4189  
Fax: (905) 427-4615