

## Privacy Policy

Hometown Insurance Brokers is committed to superior service for our clients. Doing business with a Property and Casualty insurance broker, like Hometown Insurance Brokers, involves you providing personal information to us. Our protection of your personal information is a priority.

Our brokerage and the insurance industry at large have a solid track record of safeguarding your personal information and respecting your privacy rights. In compliance with federal legislation, we aim to inform you of what information and why we collect it, how we collect it, use and disclose your personal information in a manner that a reasonable person would consider appropriate.

### What personal information do we collect?

Personal information is information that identifies you as an individual client and relates specifically to you. Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you:

- Basic personal information such as your name, signature, address, telephone, and fax numbers, e-mail address, birth date, gender, marital status, and relation to other individuals to be included in contracts of insurance
- Claims history
- Driver's record
- Details about your property such as the construction features and value of your dwellings and buildings, and their contents
- Medical information such as any condition that may affect the operation of a vehicle
- Employment information
- Financial Information, which may include banking information (accounts) or credit card information, credit rating, loans, and past payment records

### Why do we collect personal information?

When you first become a client or whenever you acquire, renew, or revise a policy with us, we need to collect or update 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;
- Assess and advise your needs for insurance;
- Ensure your information is accurate and up-to-date; and
- Protect you and Hometown Insurance Brokers against error or fraud.

We are willing to explain the purpose of the collection of your information to you with what knowledge of the use of your information is available to us.

## From whom do we collect this information?

- You
- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Motor vehicle and driver licensing authorities
- Financial institutions
- Medical professionals

## Who we may disclose your personal information to.

For purposes of assisting you in your needs to acquire insurance products, we will need to share your personal information with other parties. These other parties include:

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Professionals working with us such as adjusters or lawyers
- Financial institutions (ex. the organization that carries your mortgage or lease)
- Law enforcement entities when legally requested from us (ex. investigation purposes)

## How your personal information is protected.

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

- Not collect, use or disclose 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.

## CONSENT

We may obtain your express consent or we may determine that consent has been implied by the circumstances.

- We might ask you for your express consent in writing, for example in signed document
- We may ask for your express consent in person or over the telephone.
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner.

There are legal exceptions where we will not need to obtain your consent or explain the reason for the collection, use, or disclosure of your personal information, such as in an emergency or for the purpose of your protection or ours.

## You have control how we handle your personal information

We want you to know that you do have choices in this matter. You can refuse to allow us to obtain, use or share your personal information. You can also withdraw previously given consent at any time, however by withdrawing consent, you may limit or prevent our ability to provide you with the product or service you desire. We are pleased to explain each request with you to help you with your decision.

You have our commitment to the respectful, courteous, and professional handling of your insurance business and all your personal information.

Please contact our Privacy Officer at the address below if you:

- Wish to access your personal information.
- Wish to change your consent to the ways in which we may collect, use or disclose your personal information
- Have a complaint with regards to our privacy policy, or the way we've handled your personal information.
- Have any other questions about our privacy policies; wish to obtain a copy of our Personal Information Policy & Procedure Handbook, or request additional information.

We will respond to you promptly and do our utmost to resolve your concerns. To find out more about federal privacy laws, please contact the Office of Privacy Commissioner at 1-800-282-1376 or visit their website at [www.privcom.gc.ca](http://www.privcom.gc.ca).

Hometown Insurance Brokers - Privacy Officer

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