

# Wardell Insurance Limited - *Privacy Policy*

## Consent

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

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

There are also legal exceptions in which we will not need to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information. For example, this could apply when there is an emergency situation, or if it is necessary for your protection or ours.

## You can control how we handle your personal information

Wardell Insurance wants you to know that you do have choices in this matter. You could refuse to allow us to obtain, use or share your personal information or you could also withdraw a previously given consent at any time. However by doing that, depending on the situation, you may be limiting or even preventing our ability to provide you with the product or service you desire. For example, if you do not allow us to obtain information about your driving record, it is unlikely that we will be able to provide you with auto insurance. We'll be happy to discuss particular situations with you to help you with your decision.

## Contact information and resources

Wardell Insurance is committed to treating you with respect and courtesy, and to providing the highest level of service. We have appointed a Privacy Officer who is responsible for ensuring that Wardell Insurance is in compliance with this privacy policy.

A copy of this Privacy Policy can be obtained from our website at [www.wardell.ca](http://www.wardell.ca). If you have any questions about this privacy policy or your personal information, please call us at 905-634-5549

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 the Privacy Commissioner at 1-800-282-1376 or visit their website at [www.privcom.gc.ca](http://www.privcom.gc.ca).

## **Wardell Insurance Limited**

431 Brant Street  
Burlington, ON L7R 2G3  
Tel.: 905-634-5549  
Fax: 905-634-0167  
www.wardell.ca

**Wardell Insurance Limited** is committed to providing our clients with excellent customer service. Doing business with a Property and Casualty insurance brokerage involves providing information about yourself, so protecting your personal information is one of our highest priorities.

### **The Reason we collect personal information**

When you first become a client or whenever you renew a product from us, we need to collect some personal information for the following purposes:

- Enable us to acquire or renew an insurance policy for you;
- Establishing and maintaining communications with you;
- Assist you and assess your ongoing needs for insurance;
- Ensure your information is accurate and up-to-date; and
- Protect us both against error and fraud.

### **The personal information we may 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 including:

- 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
- Driving 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

### **Who we may disclose your personal information to**

For many of the purposes identified above, we will need to share your personal information with others in order to best serve your needs. These other parties commonly include:

- Insurance companies
- Other insurance brokers and agents
- Credit organizations
- Professionals working with us such as adjustors and lawyers
- Financial institutions. For example, the organization that carries your mortgage or the company which carries the vehicle lease or car payment.

### **How we protect 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 purposes other than those 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 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.