

## **Privacy Policy – Short Version**

### **Privacy Commitment**

Fenn & Fenn Insurance Practice Inc. believes that the responsible use of personal information collected on its website or by any other means is critical to its business objectives and reputation. We have always respected your right to privacy and we have always diligently protected your personal information.

### **Privacy Legislation**

Effective January 1st, 2004 Fenn & Fenn, along with every other commercial enterprise in Canada that collects, uses or discloses personal information is required to comply with the Federal Privacy Act - Personal Information Protection and Electronic Documents Act (PIPEDA) or provincial legislation which has been deemed "substantially similar" by the Privacy Commissioner. Fenn & Fenn's commitment to privacy is reflected in our compliance with all applicable Privacy legislation.

### **What is Personal Information?**

Personal information is broadly defined under the Act as: "information about an identifiable individual, but does not include the name, title or business address or telephone number of an employee of an organization".

### **Privacy Policy**

Our Privacy Policy applies to personal information that Fenn & Fenn Insurance Practice collects, uses or discloses in the course of its activities. When you do business with us, you share personal information so that we may provide you with the advice, products and services that best meet your needs. For the most part, Fenn & Fenn uses and discloses this information for the following types of purposes:

- Communicate with you in a timely and efficient manner;
- Enable us to acquire or renew an insurance policy on your behalf;
- Assist you in placing and assessing your ongoing needs for insurance;
- Ensure that your information is accurate and up-to-date;
- Evaluate claims and underwriting risks when required;
- Distribute periodic newsletters;
- Process payment for services rendered;
- Act as required or authorized by law.

We only collect personal information for specific, legitimate purposes. We will not collect personal information indiscriminately. We will only collect information by fair and lawful means and not by misleading or deceiving individuals about the purpose for which information is being collected. The Broker may need to obtain personal information about clients *from* third parties, for example, from motor vehicle and driver licensing authorities.

All employees of Fenn & Fenn Insurance Practice, other suppliers (such as insurance companies) and service or information providers who need to have access to your personal information in order to assist us in providing you with the products or services you have requested, understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended. We will only use or disclose personal information for legitimate, identified purposes. We do not sell or share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us with reasonable notice) by contacting your Account Manager or our Privacy Officer. Please be aware that withdrawing your consent may prevent us from providing you with requested products or services such as acquiring or renewing insurance policies or helping to settle claims.

We will retain personal information only as long as necessary for the fulfillment of the purposes for which it was collected. We will abide by industry standards applicable in the province(s) in which we are located, regarding minimum and maximum retention periods.

### **Privacy and our Website**

We use personally identifiable information to respond to your requests and to provide you with information about Fenn & Fenn's services. For example, if you send us an e-mail message requesting information about Fenn & Fenn, we will use your e-mail address and other information you supply to respond to your request.

If you request advice and/or an indication of terms and/or a quotation from us, we will collect information from you to process your request. If you send us a resume or CV to apply for a position with Fenn & Fenn, we will use the information provided to consider your suitability with available opportunities.

The extent and type of information we receive from you on our external website depends on what you do when visiting our site. If you visit our site to read or download information, such as news stories or articles, much of the information we collect -- such as the domain from which you access the Internet, the date and time you access our site, and the Internet address of the Web site from which you linked directly to our site --is statistical only and not personally identifiable.

**For More Information**

A detailed version of Fenn & Fenn Insurance Practice's Privacy Policy can be obtained at no charge by contacting the Chief Privacy Officer.

**Our Privacy Officer**

Should you have any questions regarding this privacy statement, please contact our Chief Privacy Officer at:

**Chief Privacy Officer**

**Fenn & Fenn Insurance Practice Inc.**

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