

# Privacy & Security Policy

## Our website

### Visitor Statistics

In order to develop our Website in line with users' needs JMHI Insurance Group o/b Gary K. Stewart Insurance Brokers Limited (JMHI) is working with a third party provider, [Google Analytics](#), to track usage on our Website. Google uses cookies to provide statistical information about our Website, for example, numbers of visits to pages, the duration of individual page views, paths taken by visitors through the Website and other general information. None of the information can be traced to an individual. JMHI does not know who you are, merely that there are a certain number of people using the Website. The cookie only relates to what goes on in JMHI's Website and it cannot be used for marketing on an individual basis.

### Logging into You Universe on JMHIGroup.ca and cookies

When you log into the Website using [Your Universe](#) portal, our server will issue a cookie to your computer. Cookies are required for logging into the portal. By logging out of the portal, the cookie will be removed from your browser. The purpose of the cookie is to identify you as an authorised user which will allow you to access certain areas of the portal and enable you to use enhanced functionality such as registering for e-Alerts. These cookies contain a unique ID so that we can identify you and provide you with a customised user interface. The cookies do not contain any personal information.

### What are cookies?

A cookie is a small file of letters and numbers downloaded onto your computer so that it can recognise your computer at a later time. Cookies are commonly used on the Internet and do not harm your system. Cookies enable users to navigate around the website and (where appropriate) enable JMHI to tailor content to fit the need of users.

You have the opportunity to configure your browser to accept/reject cookies or to notify you when a cookie was issued. Rejecting cookies, however, means that certain personalised services on the Website cannot be provided to you.

Please refer to your computer operating system user manuals for more information on how to disable and delete cookies.

# Our Brokerage

## **I. Introduction**

We are committed to providing our clients with excellent service and insurance solutions. Doing business with an insurance broker, whether for personal or commercial insurance, involves providing information about yourself, so protection of your personal information is one of our highest priorities.

Canadians are protected by two federal privacy laws, the Privacy Act and the Personal Information Protection and Electronic Documents Act (PIPEDA). PIPEDA is based on the Canadian Standards Association's Model Code for the Protection of Personal Information, which is incorporated into the legislation.

Our insurance brokerage and the entire insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. You can be assured that we'll only handle your personal information in a manner that a reasonable person would consider appropriate as we strive to provide you with the best possible insurance coverage solution. This Privacy & security Policy outlines JMHI's responsibilities and commitments to protect your personal information. In particular, the Policy addresses:

- the purposes for which we collect, use and disclose personal information;
- the nature of the personal information we collect, use and disclose;
- when and why JMHI collects personal information;
- the meaning of implied and express consent to collect, use and disclose personal information and when consent is not necessary;
- how JMHI uses and discloses personal information; and
- your ability to access your personal information held by JMHI.

## **II. Legislation**

Federal legislation known as the Personal Information Protection and Electronic Documents Act and similar provincial legislation ("privacy legislation") govern JMHI's collection, use and disclosure of personal information. JMHI has practices and procedures that satisfy the standards set out in privacy legislation.

In accordance with privacy legislation, JMHI follows ten Fair Information Principles.

1. **Accountability.** JMHI's Privacy Officer is accountable for The Company's compliance with these ten Fair Information Principles.
2. **Identifying Purposes.** Where required, JMHI will explain why the collection of personal information is necessary.

3. **Consent.** JMHI relies on your consent prior to collecting, using or disclosing your personal information. Exceptions arise where use or disclosure is required or permitted by law - for example, in the course of a criminal investigation.
4. **Limiting Collection.** JMHI collects the personal information necessary to administer insurance policies and fulfill the insurance contract.
5. **Limiting Use, Disclosure and Retention.** JMHI will not use or disclose personal information for a reason other than the purpose for which it was collected. JMHI will retain personal information only as long as necessary to fulfill the purposes for which it was collected and as required by law.
6. **Accuracy.** JMHI makes best efforts to monitor and update the accuracy of personal information as needed to provide insurance coverage and respond to claims.
7. **Safeguards.** JMHI takes steps to safeguard personal information by using safe storage procedures and technological measures which limit access to the information to authorized employees. Where personal information is disclosed to third party service providers, JMHI requires the service providers to also protect the personal information.
8. **Openness.** JMHI's Privacy & Security Policy is readily accessible on JMHI's Website. On request, a printed copy will be provided.
9. **Individual Access.** JMHI recognizes your right to access your personal information held by JMHI. If access must be denied, according to privacy legislation, JMHI will provide an explanation for the denial.
10. **Addressing Privacy Concerns.** JMHI's Privacy Officer welcomes enquiries about our Privacy & Security Policy and privacy practices.

### III. What is "Personal Information"?

Personal information is defined in legislation as information about an identifiable individual, excluding the name, title, business address or telephone number of an employee of an organization. Some examples of personal information JMHI may collect include but are not limited to:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, birth date and marital status;
- Insurance 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.

#### **IV. When and Why JMHI Collects Personal Information**

##### **A. Brokers Collect Personal Information**

All consumers who purchase insurance (or consider purchasing insurance) do so with the guidance and assistance of a professional, licensed and independent insurance broker. The broker collects your personal information to assess your insurance needs. The broker may recommend that you consider a number of products from different companies. In order to recommend products, the broker provides insurance companies with your personal information. The broker will explain that this exchange of personal information is necessary for insurers to assess your risk profile and provide an accurate quotation regarding the cost of the policy being considered.

The information collected by the broker will depend on the insurance coverage you want. Some examples are provided below to explain the type of information necessary to provide automobile and property insurance.

##### **B. The Collection of Personal Information for Automobile Insurance**

If you want to purchase automobile insurance, provincial governments require that you provide information requested on the Automobile Application form. This application form is used by all insurance companies and is approved by provincial insurance regulators. The Automobile Application form varies from province to province, but all provincial governments gather similar information, such as your name, address, how the vehicle will be used, and the applicant's and listed drivers' accident history and history of convictions arising from operating an automobile. In some provinces you will be required to answer questions about your health, with respect to your ability to safely operate a vehicle.

##### **C. The Collection of Personal Information for Property Insurance**

To provide property insurance, insurance companies require personal information such as your date of birth and occupation, your past experience renting and owning property, as well as information regarding the property. Where there is a mortgagor or any other person with a

legal interest in the property, you must disclose this information. Also, JMHI may require a home inspection for underwriting purposes, to be completed by a professional and/or independent firm, to ensure the property is adequately protected.

## **V. How JMHI Uses and Discloses Personal Information**

JMHI uses and discloses the personal information collected for various purposes:

- to assess an application for property and casualty insurance coverage;
- to communicate with a customer regarding an insurance policy;
- to confirm information provided by a customer or claimant, including verifying identity;
- to evaluate and help settle a claim;
- to detect and prevent fraud;
- to offer and provide products and services to meet customer needs;
- to analyze risk and business results; and
- as may be required or authorized by law.

Additional examples of JMHI's use and disclosure of personal information are provided below. JMHI may verify the accuracy of information provided on any application for insurance. For example, JMHI may check driving records or claims history. Where the information is incorrect, JMHI may decline the application for insurance. Also, as part of the underwriting and claims handling process, JMHI transfers personal information to other insurance companies to verify the accuracy of information provided in the application for insurance or to help identify insurance fraud.

Unfortunately insurance fraud is a reality that leads to higher insurance premiums for everyone. Where circumstances suggest a false or misrepresented claim or policy application, we will conduct a careful investigation that adheres to legal and other guidelines. Such verification and investigation are in the best interest of all consumers as it operates as a check on the accuracy of information, helps identify and prevent fraud and ensures that policyholders pay the appropriate premium based on the risk they represent.

When a claim arises, JMHI uses personal information to help investigation of the claim, assess damages and ensure an appropriate payment is made. If there is a lawsuit, JMHI may need to share personal information with the insurance company's legal counsel. JMHI may use your personal information to conduct a satisfaction survey following a claim, to ensure we meet our high standards of customer service.

JMHI may use personal information to help insurance companies conduct statistical studies on information pertaining to groups of policyholders to improve our understanding of claim trends, price adequacy and financial results and forecasts. JMHI may also use aggregate data to help

insurance companies conduct statistical studies. For example, we may help analyze claims data to determine the proportion of accidents involving vehicles in one area compared to another.

JMHI is required by various provincial statutes to provide information regarding automobile applications, claims and premiums to provincial insurance regulators or to an appointed statistical agency. Such data is used by regulators to conduct statistical studies and research. This provides regulators with a better understanding of consumers' experiences with insurance.

JMHI may transfer your information to service providers who may process or store your information in the United States. JMHI remains accountable for your information and measures are taken to ensure service providers meet stringent security and confidentiality requirements, however, such information is subject to the laws of the United States and may be accessible to law enforcement and national security authorities of the United States.

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 you for the collection, use or disclosure of your personal information.

**JMHI never sells personal information, or other information relating to you, to any organization, including charities or direct marketing groups.**

## **VI. Consent**

### *A. Implied Consent*

Consent to collect, use or disclose personal information can be implied or express. Implied consent is inferred from the circumstances, including the relationship between the parties and the nature of the interaction. For example, when you contact an insurance broker to obtain automobile or property coverage, it is reasonable for the broker to presume your implied consent to share personal information with the insurer so that together they can assess and meet your insurance needs. Similarly, it is reasonable for the insurer to presume your implied consent to disclose your personal information to your broker, in order to assess your application or administer your insurance policy.

#### B. *Expressed Consent*

When JMHI handles sensitive personal information; JMHI obtains express written or verbal consent. Sensitive information includes medical information or financial records for claims involving personal injury or income loss. In these circumstances, the sensitive personal information is not collected until a claim is made and it becomes necessary for JMHI to help obtain such information to determine entitlement to benefits. Express consent is obtained at the time of the claim.

#### C. *Exceptions to Consent*

Privacy legislation sets out situations in which consent to collect, use or disclose personal information is not necessary. Some examples of when it is not necessary for JMHI to obtain consent include when the information is:

- disclosed to our lawyers;
- used to collect debts owed to us by policyholders; or
- used during an investigation of potential fraud, other policy breaches, or other illegal acts.

#### D. *Withholding or Withdrawing Consent*

You may withhold or withdraw your consent; however, this may affect JMHI's ability to provide insurance or administer an insurance policy. Where the withdrawal or withholding of consent prevents JMHI from providing adequate customer service, JMHI may be unable to help process your claim for payment or may cancel an existing policy. In some cases, we may be unable to honour the withdrawal or withholding of consent.

### **VII. Requests to Access Your Personal Information**

You may request access to your personal information that has been collected, used or disclosed by JMHI. To do so, please contact the Privacy Officer by letter or e-mail at the addresses set out below. Access requests must be in writing. We will reply to your request within **30 days**.

**Please note that email is not a secure mode of communication. For security reasons, do not include sensitive or confidential information in any email message.**

Please note that JMHI may charge reasonable costs in providing access to and copies of personal information and will inform you if such costs arise.

JMHI may refuse an access request in situations where:

- such access would hinder an investigation relating to the enforcement of any law, including alleged fraud;
- the information is protected by solicitor-client and/or litigation privilege;

- to do so would reveal confidential commercial information - where possible, JMHI will provide access after removing the confidential information;
- it is prohibitively costly to provide the information;
- the information contains references to other individuals - where possible, JMHI will provide access after removing the references to other individuals; or
- the information was created in the course of a formal dispute resolution process, such as mediation or arbitration.

### **VIII. For Further Information**

This Privacy & Security Policy sets out JMHI's commitment to safeguarding your personal information. The examples clarify JMHI's practices with respect to the collection, use and disclosure of personal information, however, they do not represent a complete list of circumstances in which JMHI collects, uses and discloses information to administer insurance policies.

JMHI may update its Privacy & Security Policy to adhere to changes in legislation or to improve service to our policyholders. Please refer to our website for the current Privacy & Security Policy or contact JMHI's Privacy Officer.

If you would like more information regarding JMHI's Privacy & Security Policy and practices, please do not hesitate to contact the Privacy Officer.

Telephone: 226-312-2020

Fax: 519-352-2032

E-mail: [privacy@jmhigroup.ca](mailto:privacy@jmhigroup.ca)

Address: JMHI Insurance Group  
550 Richmond Street  
Chatham, Ontario  
N7M 1R3  
ATTN: Privacy Officer

If JMHI's Privacy Officer does not resolve a Privacy & Security issue to your satisfaction, you may file a complaint with the Privacy Commissioner of Canada by writing to:

Privacy Commissioner of Canada  
112 Kent Street  
Place de Ville  
Tower B, 3rd Floor  
Ottawa, Ontario



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**VIII. Additional Information**

For a copy of the *Personal Information Protection and Electronic Documents Act*, please contact the Privacy Commissioner of Canada web site at [www.priv.gc.ca/](http://www.priv.gc.ca/)

For copies of the *CSA Model Code for the Protection of Personal Information* contact:

Canadian Standards Association  
5060 Spectrum Way  
Mississauga, Ontario  
L4W 5N6

For more information on the CSA Model Code visit the CSA Web Site at [www.csa.ca/cm/ca/en/search](http://www.csa.ca/cm/ca/en/search)

To print a copy of this document, [click here](#).