

Privacy Promise

Intact Insurance and its affiliates in the Intact Financial Corporation group of companies are committed to protecting your privacy. We have created this Privacy Promise as a means to inform you of our privacy practices. This Privacy Promise outlines our responsibilities and your rights when it comes to the collection, use and disclosure of your personal information.

Information we collect and how we collect it

The information we collect depends on the insurance products you apply for and buy, the services you have access to and use, the payment method you use, and the way you communicate with us. We collect information in a number of ways:

i) Information you give to us

We collect personal information from you when you inquire about our insurance policies, request a quote, apply for insurance, make a payment, or open a claim under your insurance policy. This information includes personal information such as your name, contact information, marital status, driver's license, vehicle or property descriptions, loan or mortgage details, and payment or banking information.

ii) Information we get from third parties

We also collect information from a number of third parties as permitted by law. These include insurance agents and brokers, government bodies, consumer reporting agencies, insurance adjusters, home contractors, auto shops, and other third parties who can provide information about or services related to you or your insured vehicle or property. When we do so, we do it with your consent, or otherwise confirm the third party lawfully collected the information and can share it with us. This information includes personal information such as (but not limited to):

- Driving record and claims history
- Credit information
- Accident reports
- Witness statements
- Medical records

iii) Calls, online chats, and other communications

We may record calls, online chats and other communications between us to ensure quality customer service, confirm our discussions and your instructions, resolve complaints, and train our staff. If you do not want your communications recorded, you can do business with us by visiting one of our offices, or by writing or emailing us.

iv) Cookies, web beacons, and other technologies

We may use cookies, web beacons and other technologies to identify you on our website, to gather information about how you use our website, and to enable our and third party web-based services. For information about the cookies, web beacons and other technologies we use, and how to disable these, visit our website Terms of Use. However, if you disable these, you may not be able to successfully access parts of our website.

v) Consenting for others

We may ask you for information about other persons covered by your insurance (for example, listed drivers). When you give us information about another person, we expect you to ask for their permission to do this and consent to this Privacy Promise on their behalf.

Why we collect, use and disclose information

We collect, use and disclose personal information for a number of reasons including to:

- a) serve you better and communicate effectively with you;
- b) verify your identity and property;
- c) assess and underwrite insurance risks;
- d) determine prices, fees and premiums;
- e) investigate and adjust insurance claims;
- f) settle or arrange for the settlement of insurance claims, including structured settlements;

- g) promote and market products and services offered by us, our affiliates, or our strategic partners and alliances, which may include insurance companies, insurance brokers, agents, adjusters and other intermediaries;
- h) conduct market research;
- i) recognize and deliver relevant ads to you on our and third party websites and apps;
- j) verify and provide information to and compile statistics for insurance industry databases;
- k) report to regulatory or industry entities consistent with prudent and legally required insurance industry practices, including claims history;
- l) detect, prevent and suppress fraud, unauthorized, or illegal activities;
- m) comply with all applicable laws, including tax requirements;
- n) share your information with third party service providers for external processing such as data or payment processing;
- o) share your information among our affiliates for any of the above purposes.

When we disclose information

When we disclose your personal information to third parties, we require them to protect and handle your personal information in a manner consistent with our privacy practices and all applicable laws. These third parties may at times process and store your information outside of Canada. If your personal information is processed or stored in a foreign country, it will be subject to that country's laws and may be disclosed in accordance with those laws.

i) Business transactions

If we enter talks about a merger, acquisition or asset sale with a third party, we may share your personal information with them as necessary to assess or complete the business transaction. If your information will be subject to new privacy practices as a result of a business transaction, we will give you notice of this.

How to correct and access your information

You have the right to request correction of your personal information. You also have a right to access your personal information under our control, subject to any legal restrictions or rights of refusal. However, if you exercise this access right, we may charge you a reasonable fee for copying and sending the information from your file. If you want to access your file or have it corrected, please contact our Privacy Office.

How to withdraw your consent

You may withdraw your consent to the collection, use and disclosure of your personal information, subject to certain limitations. However, if you do so, we may not be able to continue to provide you with our insurance products and services, or our best rate on your insurance policy. You may also withdraw your consent to the collection, use and disclosure of your personal information for marketing practices. If you want to withdraw your consent, please contact our Privacy Office.

Questions or concerns? We want to hear about it.

For questions or concerns about this Privacy Promise, or our privacy practices, please contact our Privacy Office at:

Privacy Office

Intact Insurance
700 University Avenue, Suite 1500-A
Toronto, Ontario M5G 0A1
Phone: 1 (866) 941-5094 (toll free)
Fax: 1 (416) 941-5322
Email: privacy@intact.net

If you have a concern we are not able to resolve, you have the right to contact your privacy regulator. Our Privacy Office will give you this contact information upon request.

We may update this Privacy Promise from time to time so please review it often. If we update our Privacy Promise, we will post the most recent version on this website.

La version française de cette Promesse de protection de la vie privée est disponible sur demande.

Effective Date: January 1, 2016.