

## Privacy Promise

We at Intact Insurance, along with our affiliates in [the Intact Financial Corporation group of companies](#) ("IFC"), are committed to protecting your privacy. We have created this Privacy Promise to communicate to you how we collect, use, and disclose your information. This Privacy Promise will also help you understand the role we play in safeguarding your personal information and inform you of your rights.

### Information we collect and how we collect it

The information we collect depends on you: it will vary depending on how you communicate with us, the products and services you choose and use, your use of our websites and mobile applications, and your payment method of choice. We collect and process personal information about you with your consent and/or as necessary to offer our services and products, satisfy our contractual and legal obligations, protect the security of our customers and systems, or other legitimate interests – for example, we may collect information contained in a witness statement if it is necessary to assess, process or settle an insurance claim. When you are asked to provide personal information, you may decline. Please note that if you choose not to provide information that is necessary for certain products or features, they may not be available to you or function correctly.

#### i) Information you give to us

We collect personal information from you, as a customer or potential customer, when you communicate with us, inquire about and use our services – for example, when you inquire about our insurance policies, request a quote, apply for insurance, make a payment, or open a claim under your insurance policy. When contacting us, we may collect 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 collect your information from third parties with your consent or, where permitted, after confirming the third party lawfully collected the information and can legally share it with us. We may collect your personal information from third parties who can provide information about or services related to you or your insured vehicle or property, including insurance agents, brokers, government bodies, consumer reporting agencies, insurance adjusters, home contractors, auto shops, and other third parties. The information we collect about you from third parties may include your driving record, claims history, credit information, accident reports, witness statements and medical records.

#### iii) Calls, online chats, and other communications

We may record our calls, online chats and other communications with you to ensure quality customer service, confirm our discussions and your instructions, resolve complaints, and train our staff. If you do not wish to be 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 collect your information to identify you on our website, to gather information about how you use our website, and to enable web based services. To do so, we use "cookies", "web beacons" and other tracking technologies. For information about the cookies, web beacons and other technologies we use, and how to disable these, visit our website [Terms of Use](#). Please note that if you choose to reject or remove cookies, web beacons and other tracking technologies, this may prevent you from having full access to our online features or services.

#### 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 your 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) set up, manage and offer products or services that meet your needs;
- d) determine your eligibility or suitability for our products or services;

- e) manage, assess and underwrite insurance risks;
- f) determine prices, fees and premiums;
- g) investigate and adjust insurance claims;
- h) settle or arrange for the settlement of insurance claims, including structured settlements;
- i) promote and market products and services offered by us, our affiliates, for our strategic partners and alliances, which may include, for example, insurance companies, insurance brokers, agents, adjusters and other intermediaries;
- j) conduct market research;
- k) recognize and deliver relevant ads to you on our and third party websites and apps;
- l) verify and provide information to and compile statistics for insurance industry databases;
- m) report to regulatory or industry entities consistent with prudent and legally required insurance industry practices, including claims history;
- n) detect, prevent and suppress fraud, unauthorized, or illegal activities;
- o) comply with all applicable laws, including tax requirements;
- p) share your information with third party service providers for external processing such as data or payment processing;
- q) conduct research and development in order to design, operate, enhance, and administer the products and services we provide;
- r) share your information among our affiliates for any of the above purposes. serve you better and communicate effectively with you;

Your personal information will sometimes be processed through an automated system, such as our online insurance quote tool or our telematics-based auto insurance program. These products and services may use technologies that process the information you provide to assess certain characteristics about you, such as your preferences, interests or behaviour, and offer you personalized insurance services. We are confident that our use of automated processing will allow for quick and individualized assistance to all of your inquiries.

## When we disclose information

Your information may be shared with your consent and as permitted or required by law. We may share your information with certain third parties, including contractors and service providers and their agents, and fraud prevention agencies, and allow them to access and use your information if their services are required for legal or business purposes. 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.

### i) Outside of Canada

We may share your information with third parties who will process and store your information outside of Canada. In such cases, your personal information will be subject to and may be disclosed in accordance with that country's laws. However, your personal information will only be communicated to, transferred to, processed in, or stored in the regions where it is determined that it will receive adequate levels of legal and technical protection.

### ii) Affiliates

We may share your personal information with our IFC affiliates or our future affiliates, including any subsidiaries, joint ventures, or other companies under common control. In such cases, we will require our affiliates to honour this Privacy Promise.

### iii) 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 to assess or complete the business transaction. If your information will be subject to new privacy practices as a result of a business transaction, you will be notified.

### iv) Research and development purposes or production of statistics

We may share your personal information, including demographics data, for specific study, research or statistics purposes. In such cases, these third parties are not allowed to use, communicate or publish personal information they receive from us in a form allowing you to be identified.

Finally, we may share your information (v) to comply with laws or respond to legal process or requests made under the law or (vi) in an emergency to protect your safety.

## How to correct and access your information

You have the right to request correction of your personal information that we hold. You also have a right to access your personal information under our control, subject to any legal restrictions or rights of refusal. However, to the extent permitted by law, we reserve the right to charge a reasonable fee for copying and sending the information from your file. Note that your ability to exercise these rights will depend on a number of factors, and in some situations, we may not be able to agree to your request. If you wish to request access to or correction of personal information, you can contact our [Privacy Office](#).

## How to withdraw your consent

You may, at any time, 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 wish to withdraw your consent, please contact our [Privacy Office](#).

## Retaining and destroying your personal information

Our policies establish rules for the storage and destruction of personal information. As a general principle, we store information for as long as it is reasonable to do so for a legal or business purpose. Depending on the type of personal information we collect and the use and purpose of the information, and/or any legal requirements, we may be required to retain your personal information for a specific timeframe.

## Our responsibilities relating to protection of your personal information

In carrying out our commitment to protecting your privacy, we have established corporate privacy policies that outline the obligations of IFC employees when handling your personal information. All employees must obtain your necessary consents when collecting, using and/or disclosing your personal information, as required by law, and may only access your information on a need-to-know basis.

IFC Management's role in protecting your personal information involves ensuring respect of the appropriate retention and destruction guidelines, and maintaining a reporting process to IFC's Privacy Office, among other responsibilities.

The Privacy Office supports all employees in collecting, using, disclosing and storing information in compliance with applicable laws and policies. The Privacy Office also serves as the official liaison with privacy regulators and is the primary contact for all privacy related complaints, concerns, and questions.

## Questions or concerns? We want to hear about it.

For questions, concerns or complaints 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](mailto:privacy@intact.net)

Our Privacy Office will work with you to obtain all relevant information, do a thorough review of your question, concern, or complaint, and provide you with a clear response.

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: September 2023.