

## *Privacy Policy*

*McLean & Dickey Ltd.* is committed to protecting your privacy and the confidentiality of your personal information. In order to comply with privacy legislation, we have developed this Privacy Policy. Any personally identifiable information about a customer\* is considered personal information (“Personal Information”) and will be treated in accordance with this Privacy Policy.

### *Identified Purposes*

McLean & Dickey Ltd. only collects, uses and discloses Personal Information for the following purposes:

- Offering and providing insurance and financial products and services to you;
- Establishing and maintaining communications with you;
- Verifying your identity and the accuracy of your Personal Information with government agencies, industry associations, brokers or insurers;
- Analyzing and assessing risks on a prudent basis;
- Determining and facilitating your payment of fees and premiums;
- Investigating and paying claims;
- Detecting and preventing fraud or other illegal activities;
- Compiling statistics;
- Complying with the law or the requests of law enforcement agencies or regulators; and
- Notifying you or allowing our affiliated companies to notify you of certain products or services offered by us, or our affiliated companies.

In this Privacy Policy, the above list of identified purposes will be referred to as the “Identified Purposes”.

### *Consent*

Your knowledge and consent of McLean & Dickey Ltd.’s collection, use and disclosure of your Personal Information is critical. We rely on the following actions by you as indications of your consent to our existing and future Personal Information practices:

- Your voluntary provision of Personal Information directly to McLean & Dickey Ltd. or through an insurance broker or representative for the purpose of acquiring an insurance contract or financial service or product (including information previously provided to McLean & Dickey Ltd.);

- Your express consent or acknowledgement contained within a written, verbal or electronic application process;
- Your consent solicited by McLean & Dickey Ltd. for a specified purpose;
- Your receipt of this Privacy Policy, until you notify McLean & Dickey Ltd. of a withdrawal of this consent; or
- Your consent given through your authorized representative such as a legal guardian, agent or holder of a power of attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw this consent at any time. McLean & Dickey Ltd. will inform you of the consequences of withdrawing your consent. In some cases, refusing to provide certain Personal Information or withdrawing consent for McLean & Dickey Ltd. to collect, use or disclose your Personal Information could mean that we cannot provide you with insurance coverage or other requested products, services or information. If you wish to withdraw your consent to be notified of marketing initiatives, please call us at **1-877-525-4461**.

### *Accuracy*

McLean & Dickey Ltd. will maintain your Personal Information as accurate, complete and up-to-date as is necessary for the Identified Purposes.

### *Safeguards*

McLean & Dickey Ltd. will protect your Personal Information by security safeguards appropriate to the sensitivity of the information. Safeguards will vary depending on the sensitivity, format, location and storage of the Personal Information.

### *Accountability, Openness & Customer Access*

McLean & Dickey Ltd. is responsible for all Personal Information under its control and has designated a Privacy Officer who is a partner of McLean & Dickey Ltd. If you have any questions about this Privacy Policy or your Personal Information, please call us at 1-877-525-4461. When you call us, we may confirm your identity by asking you to confirm certain Personal Information and you may be directed to send us certain requests in writing.

### *Limiting Collection & Retention of Personal Information*

McLean & Dickey Ltd. will only collect, use or disclose Personal Information that is necessary for the Identified Purposes or as required by law. If we require Personal Information for any other purpose, you will be notified of the new purpose, and subject to your consent, that new purpose will become an Identified Purpose.

McLean & Dickey Ltd. will only collect Personal Information by fair and lawful means. We will retain Personal Information only as long as is necessary for the fulfillment of the Identified Purposes.

## *Challenging Compliance*

If you are not satisfied with McLean & Dickey's response to a privacy related inquiry or complaint, you may contact the **Office of the Privacy Commissioner of Canada** during business hours at **1-800-282-1376** or at **[www.privcom.gc.ca](http://www.privcom.gc.ca)**.