

# **CANADIAN** TERM INSURANCE

## **Protecting your Personal Information**

We make reasonable efforts to ensure that personal information from our clients that we collect, in either electronic or hard copy, is protected against loss and unauthorized access.

Access to your personal information is restricted to certain employees. In addition, we secure our information by using generally accepted information security techniques, such as firewalls and access control procedures.

All information that you provide to us is maintained in strict confidence, unless we are required to share this information as part of our services.

You authorize us to send you correspondence, documents and other information related to our services through the use of the Internet, particularly email, in an unencrypted condition. We are not able to guarantee the security or protection of information sent via this medium from interception by a third party.

## **Retaining your Personal Information**

We only retain your personal information for the length of time required in order to comply with applicable laws. We also retain information to fulfill the requirements set out by Canada Revenue Agency.

## **Changes to this Privacy Statement**

We reserve the right to amend this Privacy Statement at any time without notice. Our current Privacy Statement is always available from our office. You can request a copy of this Privacy Statement at any time by contacting us as set out below.

## **Correcting or Updating Personal Information**

Your assistance in maintaining the accuracy of your personal information is greatly appreciated. Please notify us of any changes to the personal information that we have collected by contacting us as set out below to correct or update any of your personal information.

## **Contacting Us**

If you have any questions about our Privacy Statement, or if you have reason to believe that we have failed to adhere to the guidelines as set out in this Privacy Statement, please contact our Privacy Officer, Jeffrey Comiskey by mail at the address below. Alternatively, you are welcome to call us at your convenience at (519) 473-2630.

### ***Privacy Officer:***

**Jeffrey Comiskey, MBA  
Canadian Term Insurance  
51 Kilworth Park Drive  
RR #5 Komoka, Ontario  
N0L 1R0**

### ***Corporate Head Office:***

**51 Kilworth Park Drive  
RR #5 Komoka, Ontario  
N0L 1R0**

**Phone: (519) 473-2630**

# CANADIAN TERM INSURANCE

**Canadian Term Insurance (“CTI”)** is committed to protecting the privacy and confidentiality of its customers. This Privacy Statement informs you of CTI’s policy on privacy and outlines the ways that we help to protect the confidentiality of your personal information.

## **Personal Information**

For the purposes of this Privacy Statement, “personal information” will include any information collected about an identifiable individual, but does not include the name, title or business address/telephone number of an individual.

In order to provide you with certain services, when you enter into a contract with CTI we may need to collect specific personal information about you. The information that we may require will vary depending upon the services provided in the contract, but could include any or all of the following:

- contact information
- personal identification
- actuarial information
- financial information
- demographic information (including age, education and occupation)

## **Knowledge and Consent**

We will collect your personal information only when you voluntarily provide it.

We strive to request your consent for the use or disclosure of your personal information at the time that you enter into a contract with us. If we require your personal information for a use for which you have not consented, we will obtain your consent before we use your personal information for this purpose. In this case, consent will be requested after the information has been collected.

Some of the services that we provide require that we occasionally obtain information about you from third parties, such as a bank, employer or financial consultant. We obtain your consent to this collection at the time you enter into a contract with us.

## **Using your Personal Information**

We will always obtain your consent for any use of your personal information. Uses of personal information may include:

- providing you with timely and reliable services and administering those services;
- communicating and contracting with third parties to assess your investment and insurance needs to effectively render our services;
- billing you for our services rendered;
- collecting outstanding debts; and
- developing and maintaining our relationship with you.

We may also use your personal information to occasionally inform you of developments or issues that we think may be of interest to you. If you decide at any time that you no longer wish to receive this information, please let us know using the contact information provided below and we will be pleased to remove you from our contact list.

## **Disclosing your Personal Information**

We may share personal information with any third parties who have been engaged to assist us in providing our services to you, or to accomplish any of the purposes listed above. Third parties are prohibited from using your personal information for any purpose other than to provide assistance to us. In addition, they are required to protect the personal information disclosed by us and to comply with the general privacy principles as described in this Privacy Statement.

Third parties who assist us in carrying out any requested service may require disclosure of your personal information. Disclosure to these third parties will be completed on a "need-to-know" basis.

We always reserve the right to disclose personal information if required by any law, regulation, search warrant, subpoena, or court order that legally requires that we do so.

In addition, we reserve the right to disclose personal information in the event of any proposed or actual purchase, sale, lease, merger, amalgamation or any other type of acquisition, disposal or all or any portion of our company or of any of the business or assets of our company. This disclosure will ensure that you continue to receive the same services for which you have contracted from the third party.