



Our Commitment to Protecting Your Privacy

When you choose an insurance broker, you trust that broker with your private information. At South Coast Insurance, we value your business and your trust. We strive to protect the personal information of our customers, employees and insurer partners in accordance with the *Personal Information and Protection and Electronic Documents Act*.

Personal information defined

Personal information includes basic information such as your name, address, telephone and fax numbers, email address, birth date and marital status. Depending on the type of insurance policy to be issued, personal information may also include your claims history, credit and past payment records; financial information; medical information; driver's record; and employment information.

Accountability

South Coast Insurance assumes full responsibility for the personal information under its control and has assigned John Mallay as Privacy Compliance Officer.

Why we collect personal information

South Coast Insurance collects, uses and discloses personal information to:

- Communicate with you
- Identify your insurance needs, offer and provide related products and services to you
- Ensure your application meets underwriting requirements and is priced accurately
- Evaluate, investigate and pay claims
- Meet regulatory requirements
- Detect and prevent fraud
- Compile statistics and analyze business results

Consent

South Coast Insurance assumes consent when information is obtained for the purposes of providing an insurance quote. Written consent is obtained from clients at time of application through completion of a Personal Information Consent form.

You may refuse to consent to the collection, use or disclosure of personal information. You may also withdraw a previously given consent at any time by contacting our Privacy Officer in writing. However, depending on the type of insurance policy to be issued, a refusal to provide consent or withdraw of previous consent may prevent South Coast Insurance from acquiring or renewing insurance and/or in the cancellation of your policy.

Limiting Collection

South Coast Insurance collects personal information solely for the purpose of conducting business as outlined above.

How we collect and disclose personal information

South Coast Insurance may collect personal client information from the following third parties:

- Insurance companies
- Other brokers
- Credit organizations
- Motor vehicle and driver licensing authorities
- Financial institutions
- Medical professionals

South Coast Insurance may disclose personal information to the following third parties:

- Insurance companies
- Other brokers (in the event of a claim)
- Credit organizations
- Professionals working on our behalf, such as claims adjusters and lawyers
- Financial institutions
- Medical professionals
- Your employer (Commercial policies only)

Limiting Use, Disclosure and Retention

South Coast Insurance will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or as required by law. Personal information shall be retained only as long as is necessary for the fulfillment of those purposes.

Accuracy

South Coast Insurance will maintain your personal information as accurate, complete and current as is necessary. If you change your personal information, please contact your representative to update your file.

Safeguards

Each South Coast Insurance employee and representative (sub-broker) must sign a Confidentiality Agreement as a condition of employment with us. We also have physical and system safeguards and processes in place to protect personal information from unauthorized access or use.

Access to information

Upon written request and identification, South Coast Insurance will grant access to your personal information. If you discover a discrepancy in the accuracy or completeness of the information, please advise us immediately so that it may be amended as appropriate.

For More Information

If you have questions about our privacy policy, please contact your customer service representative or local representative to discuss. If you have concerns about the handling of your personal information, please write to:

South Coast Insurance,
P.O. Box 608,
Marystown, NL A0E 2M0
Attention: Privacy Officer
or email: johmallay@southcoastins.ca.