



Darling Insurance & Realty Limited - Privacy Policy

Purpose: Respecting Your Privacy

Darling Insurance & Realty Limited is committed to protecting the privacy and confidentiality of your personal information. In order to comply with the privacy legislation of the Province of Ontario, we have developed this policy. Any personally identifiable information about a customer is considered personal information and will be treated in accordance with this Privacy Policy.

In this Policy a “Client”/“Customer” includes any individual who requests, applied for or has been supplied with, products or services by Darling Insurance & Realty Limited including any other individual for whom the client/customer has acted as agent, guardian or representative.

Identified Purposes

Darling Insurance & Realty Limited only collects, uses and discloses personal information for the following purposes:

- Offering and providing insurance and related 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, insurance companies or other insurers;
- Analyzing, assessing and underwriting risks on a prudent basis;
- Determining and facilitating your payment of fees and premiums;
- Investigating 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 our affiliated companies or insurers.

Consent

Your knowledge and consent of Darling Insurance & Realty Limited ’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 Darling Insurance & Realty Limited or through an insurance company or representative for the purpose of acquiring an insurance contract or related service or product (including information previously provided to Darling Insurance & Realty Limited);
- Your express consent or acknowledgement contained within a written, verbal or electronic application process;
- Your consent solicited by Darling Insurance & Realty Limited (or our affiliated companies or insurers) for the specified purpose;
- Your receipt of this Privacy Policy, until you notify Darling Insurance & Realty Limited 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. Darling Insurance & Realty Limited will inform you of the consequences of withdrawing your consent.

In some cases, refusing to provide certain personal information or withdrawing consent for Darling Insurance & Realty Limited 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 for products or services unrelated to your insurance coverage by our affiliates, or us please call us at (705)742-4245.

Limiting Collection and Retention of Personal Information

Darling Insurance & Realty Limited will 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. We will retain personal information only as long as necessary for the fulfillment of the Identified Purpose or legal requirements.

Accuracy

Darling Insurance & Realty Limited will maintain your personal information as accurate, complete, and up-to-date as is necessary for the Identified Purposes.

Safeguards

Darling Insurance & Realty Limited 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 and Customer Access

Darling Insurance & Realty Limited is responsible for all personal information under its control and has designated a Privacy Officer who is accountable for Darling Insurance & Realty Limited's compliance with this Privacy Policy.

If you have any questions about this Privacy Policy or your personal information, please call us at (705)742-4245. 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.

Challenging Compliance

If you are not satisfied with Darling Insurance & Realty Limited'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.