

# PROTECTING YOUR PRIVACY



## **Protecting your privacy is important to us.**

Canadian Premier Life Insurance Company and Legacy General Insurance Company (collectively "we", "us" or "our") are committed to protecting customers' personal information.

This Privacy Policy describes how we collect, use, share and store personal information.

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## **The personal information we collect**

We only collect the information we need for the purposes of providing and servicing your insurance and financial products.

Personal information means information about an 'identifiable individual' other than business contact information. This includes identifying information such as name and address, and more sensitive information such as health and financial information, and may also include the following

- Credit information
- Lifestyle information
- Marital status
- Date of birth
- Citizenship status
- Income
- Health information
- Net worth
- Gender
- Social insurance number
- Occupation
- Name and contact information

## **Why we need the information**

We use your personal information to:

- Confirm your identity
- Determine your eligibility or need for insurance and/or financial products
- Determine and verify your creditworthiness for the financial and insurance products and services you request
- Administer and service the insurance and/or financial products we provide
- Meet regulatory and contractual requirements relating to the services and products provided to you.

## **Collection and sharing of personal information**

We may collect your personal information from, and share your personal information with, third-party service providers such as our affiliates, the Medical Information Bureau, reinsurers, doctors, advisors, or data processors for the purposes of assisting us in evaluating risks for life insurance (underwriting), investigations, servicing and administration, and administering claims. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this Privacy Policy and our privacy practices.

*We do not sell your personal information.*

## **Information may be located outside of Canada**

We, our outside suppliers, and other third parties with whom we share information under this Privacy Policy may perform activities outside of Canada. As a result, your information may be used, stored or accessed in other countries and may be subject to the laws of those countries. For example, we may disclose information in response to the demands or requests from government authorities, courts, or law enforcement in other countries.

## **Your consent for us to collect, use, and share your information**

Your consent is required for the collection, use, and sharing of your personal information, except as required by law. We identify the purpose for which personal information is collected at or before the time we collect it. Consent may be oral or written. In some instances, where the purpose for collection is obvious, your consent is implied. Your authorized representative may give consent on your behalf.

You can withdraw your consent for us to collect, use, and share your personal information any time, subject to legal and contractual restrictions and reasonable notice. However, if we need to collect, use, or share your personal information in order to provide or administer insurance products or services, we may be unable to provide those products or services to you if you withdraw your consent.

## **Optional use and sharing of your personal information**

We, and our affiliates, may use the personal information you provide to communicate with you for the purpose of offering you other products and services or allowing select organizations to offer you other products and services. The collection, use, and disclosure of your personal information for such purposes is entirely optional and not required as a condition of doing business with us. You may withdraw your consent at any time. If you would like to withdraw your consent, please advise us by phone at:

**1-888-968-4155**

Or by mail at:

**Privacy Office**

**25 Sheppard Avenue West, Suite 1400**

**Toronto, ON M2N 6S6**

## **Protecting your personal information**

We are responsible for all personal information under our control.

We maintain a file of your personal information. Depending on your relationship with us and where you live, we may keep your file at our head office, at 25 Sheppard Avenue West, Suite 1400 in Toronto, or at one of our regional offices. Our employees, the advisors who sell our products, our business partners and authorized service providers are required to protect the confidentiality of your personal information.

**Note:** We will give access to your personal information only to those employees, advisors, business partners, and authorized service providers who need your personal information to do their job.

We have developed physical, electronic, and procedural safeguards intended to protect your personal information against loss, theft, unauthorized disclosure, copying and unauthorized use or modification. However, we are not responsible for the privacy practices and policies of companies or organizations who may obtain personal information independently of any relationship they may

have with us. We are also not responsible for the privacy practices and policies of companies or organizations to which we provide links on our websites. Please review the privacy policies of these companies and organizations before providing your personal information to them.

## **Your right to request access to your personal information**

You have the right to know:

- If we hold any personal information about you. However, if we receive any sensitive medical information about you from a third party, we will only release this information through your physician.
- How we have used and are using any personal information about you.
- To whom we have shared any personal information about you.

You can write to us if you want to access the personal information we have about you. We will require proof of identification before providing you with access to your personal information. In some situations, you may not be able to access all of your personal information. For example, we may not be able to share information if it would reveal personal information about another party or would reveal confidential commercial information, or if it is protected by legal privilege.

## **Accuracy of personal information**

We will try to ensure that the personal information collected and used is accurate and, where necessary, updated. However, we rely on you to disclose all relevant information and advise us of any changes. You have the right to request correction of any inaccurate or incomplete information about you in our possession.

## **The duration for keeping your personal information**

We will keep your personal information only as long as we need it or as required by law. If personal information is no longer required, we securely destroy it. The length of time that we keep your personal information will depend upon the product or service that we provide to you and the nature of the information.

## **How to contact us**

To access, update, or correct any of your personal information or if you have a privacy-related question, concern, or comment, please contact our Privacy Officer at:

Privacy Office  
25 Sheppard Avenue West, Suite 1400  
Toronto, ON M2N 6S6  
1-888-968-4155

## **Changes to Privacy Policy**

We may review and amend this Privacy Policy without notice. Our website will contain the most up-to-date version of this Privacy Policy; please review it periodically to ensure you are aware of any changes. If you continue to provide personal information after we have changed our Privacy Policy, we will assume that you have accepted these changes.