

PRIVACY POLICY

We are committed to providing our clients with excellent service. Doing business with a Property and Casualty insurance broker involves providing information about yourself, therefore the protection of your information is one of our utmost priorities.

Site use

Smith & Reid Insurance Brokers Ltd. has created and maintains the website for informational and communication purposes regarding related products and services. While Smith & Reid Insurance Brokers Ltd. attempt to keep the information in the website accurate and up-to-date, Smith & Reid Insurance Brokers Ltd. cannot and does not warranty its accuracy or completeness.

Collection of information

Even if you do nothing during your visit to the website other than browse through the site and read the information contained on the web pages, Smith & Reid Insurance Brokers Ltd. will nevertheless gather certain information about your visit automatically. This information does not identify you personally, but may, for example, reflect how you found or were directed to or used the website. In addition, you may at your option provide personal identification or other information through the website (for example, by way of a request that Smith & Reid Insurance Brokers Ltd. sends you information via email).

Smith & Reid Insurance Brokers Ltd. gathers your IP address when you use any portion of the website. Richcraft also collects the name and URL of the website that you visited immediately preceding your visit to the website. Smith & Reid Insurance Brokers Ltd. uses this information on an aggregate basis to better understand Smith & Reid Insurance Brokers Ltd. prospective clients. Smith & Reid Insurance Brokers Ltd. also uses "cookies" to store your preferences in order to make your use of the website more productive. Cookies are small files created by websites that reside on your computer's hard drive and store information about your use of a particular website.

Disclosure and use of information

Smith & Reid Insurance Brokers Ltd. uses your contact information to respond to your requests for information or service, for general record-keeping purposes and to otherwise contact you about promotions and available products or services, or, in unlikely circumstances, to contact you regarding service changes. More specifically, Smith & Reid Insurance Brokers Ltd. may use your contact information to mail you Smith & Reid Insurance Brokers Ltd. newsletter, or other promotional material or notification of special offers. Using your contact information, Smith & Reid Insurance Brokers Ltd. may also send you email messages under the following circumstances, among others:

- to respond to an inquiry or request for information
- to thank you for contacting Smith & Reid Insurance Brokers Ltd.

- to welcome you to Smith & Reid Insurance Brokers Ltd. and its products and services
- to explain new product offerings and features of our services
- to notify you of special promotions
- to contact you after the purchase of a service

Smith & Reid Insurance Brokers Ltd. does not sell, rent, share or otherwise disclose mailing lists or other personal information obtained through the website to or with any non-affiliated companies. However, your contact information may be available or provided to third-party service providers and contractors (such as the website developer) that are contractually obligated to protect your information as disclosed in this privacy policy. In order to maintain accurate records concerning communications that Smith & Reid Insurance Brokers Ltd. may have received from or sent to you, Smith & Reid Insurance Brokers Ltd. may also indefinitely store any information that you provide to Smith & Reid Insurance Brokers Ltd. through the website.

Why do we collect personal information?

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

- Enable us to acquire or renew an insurance policy for you
- Assist you and assess your ongoing needs for insurance
- Assess your need for other products, such as financial products
- Ensure your information is accurate and up-to-date
- Protect us both against error or fraud

What personal information do we collect?

Personal information is information that identifies you as an individual client and relates specifically to you. Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you including:

- Basic information such as your name, address, telephone and fax numbers, e- mail address, birth date and marital status
- Claims history
- Credit and past payment records driver's record
- Details about your property such as the value of your home and its contents
- Medical information such as any condition that may affect the operation of a vehicle
- Employment information

We may obtain this information from:

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Motor vehicle and driver licensing authorities

- Financial institutions
- Medical professionals

Who do we disclose your personal information to?

For many of the purposes identified above, we will need to share your personal information with others in order to serve your needs. These other parties commonly include:

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Professionals working with us such as adjusters or lawyers
- Financial institutions (for example, the organization that carries your mortgage)

Consent

We may obtain your express consent or we may determine that consent has been implied by the circumstances.

- We might ask you for your express consent in writing, for example in a signed consent or application form.
- We may ask you for your express consent in person or over the telephone
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner
- There are also legal exceptions in which we will not need to obtain your consent or explain the purpose for the collection, use or disclosure of your personal information
- For example, this could apply when there is an emergency situation, or if it is necessary for your protection or ours

You can control how we handle your personal information

We want you to know that you do have choices in this matter. You could refuse to allow us to obtain, use or share your personal information or you could also withdraw a previously given consent at any time.

However, by doing that and depending on the situation, you may be limiting or even preventing our ability to provide you with the product or service you desire. For example, if you do not allow us to obtain information about your driving record, it is unlikely that we will be able to provide you with auto insurance. We'll be happy to discuss particular situations with you to help you with your decision.

Changes to your information

You may change or update information you previously provided to Smith & Reid Insurance Brokers Ltd. by contacting info@smithreid.ca

Stopping emails and promotional materials

You may elect to "opt out" or "unsubscribe from the Smith & Reid Insurance Brokers Ltd. email

system by affirmatively choosing to do so. You may stop email messages and other promotional mailings by contacting Smith & Reid Insurance Brokers Ltd. via email at: info@smithreid.ca

Questions or comments regarding the privacy policy

Questions or comments concerning Smith & Reid Insurance Brokers Ltd. privacy policy may be directed to Smith & Reid Insurance Brokers Ltd. by contacting Smith & Reid Insurance Brokers Ltd. via email at: info@smithreid.ca