

Doing business with a Property and Casualty insurance broker involves providing information about yourself. At D.A.Kurt Insurance Brokers Ltd., we understand that protecting your personal information is one of your highest priorities and we are committed to ensuring the security of your information.

Why do we collect personal information?

When you 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 in assessing your ongoing insurance needs;
- Ensure your information is accurate and up-to-date; and
- Protect our clients against error or fraud.

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. You can be assured that we only handle your personal information with the utmost care and consideration for your security. This page is a brief summary of our privacy practices.

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 you for the following personal information about yourself:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, birthdate and marital status
- Claims history
- Credit and past payment records
- Driver 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:

- You

- 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 insurance 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 (e.g. the organization that carries your mortgage)

How do we protect your personal information?

In order to protect your personal information and right to privacy, D. A. Kurt Insurance

Brokers Ltd. will:

- Not collect, use or disclose your personal information for any purpose other than those we identify to you
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law
- Maintain your personal information in as accurate, complete and up-to-date a form as possible
- Safeguard your personal information to the best of our ability
- Respond to any request you may make to access or correct the personal information we hold about you
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information

Consent

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

- We may ask you for your express consent in writing (i.e. a signed consent or application form)
- We may ask 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 purposes 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, in doing so, 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 will be happy to discuss particular situations with you to help you with your decision.

Contact Information and Resources

D. A. Kurt Insurance Brokers Ltd. is committed to treating our clients with respect and courtesy and to providing the highest level of service.

Please contact our Privacy Officer at the address below if you:

- Wish to access your personal information
- Wish to change your consent to the ways in which we may collect, use or disclose your personal information
- Have a complaint about our privacy policies, or the manner in which we handled your personal information
- Have any other questions about our privacy policies or request additional information

Privacy Officer

D. A. Kurt Insurance Brokers Ltd.
604 Belmont Ave. W.

Kitchener, On.

N2M 1N5

Tel: 519-579-5440

Toll Free: 800-339-9935

We will respond to you promptly and do our utmost to resolve your concerns. To find out more about federal privacy laws, please contact the Office of the Privacy Commissioner at 1-800-282-1376 or visit their website at www.priv.gc.ca.

Web-specific Privacy Statement

The following discloses our information gathering and dissemination practices for our web site (www.kurt-ins.ca)

- We use your IP address to help diagnose problems with our server, and to administer our website.
- This website contains links to other sites. D. A. Kurt Insurance Brokers Ltd. is not responsible for the privacy practices or the content of such websites.
- Our site uses an order form for customers to request information, products, and services. We collect visitor's contact information (like their email address), but only if included on the request form. The customer's contact information is used to get in touch with the visitor when necessary. **All customer-specific information is kept strictly confidential.** In the event that a customer chooses to place business with D. A. Kurt Insurance Brokers Ltd., D. A. Kurt will disseminate the customer-specific data only to the insuring company/companies responsible for the customer's policy.