

Privacy Promise

We at Intact are committed to protecting your privacy and have created this Privacy Promise as a means to inform you of our privacy practices. This Privacy Promise spells out the responsibility of the Intact group of companies, which includes Intact Insurance Company, Novex Insurance Company, Belair Insurance Company Inc., The Nordic Insurance Company of Canada, Trafalgar Insurance Company of Canada, their predecessors, subsidiaries and affiliates (“Intact”, “we”, “us”, “our”) and your rights as our applicant, current, former or prospective customers or claimants (“you” or “your”), regarding the collection, use and disclosure of your personal information.

We collect, use and disclose personal information for numerous reasons, such as to:

- (i) serve you better and communicate effectively with you;
- (ii) verify your identity;
- (iii) assess and underwrite insurance risks;
- (iv) determine prices, fees and premiums;
- (v) investigate and settle claims;
- (vi) determine your eligibility for products and services offered by Intact and its affiliates or by our strategic partners and alliances, which may include insurance companies as well as insurance brokers, adjusters and intermediaries;
- (vii) share your information among the Intact group of companies, provided there are reasonable safeguards and it is legally permitted;
- (viii) detect and prevent fraud, unauthorized or illegal activities;
- (ix) compile statistics, verify and provide information to insurance industry databases;
- (x) report to regulatory or industry entities in accordance with statutory and prudent insurance industry practices, including claims history;
- (xi) conduct market research;
- (xii) comply with all applicable laws, including tax requirements.

How do we gather personal information?

We gather personal information from you and other listed insureds, where permitted by law: on applications for our insurance products; from your interactions with us; from licensed agents; from insurance brokers; from adjusters or other intermediaries; from government, and other entities that have information on your driving record and claims history; and from consumer reporting agencies (for example your credit history where permitted).

Your consent and how you may withdraw it.

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in situations permitted by the law, such as during a fraud investigation, or an investigation by the police.

You may withdraw your consent, including your consent to be contacted for secondary marketing activities, however please note that withdrawing your consent may affect our ability to continue to provide you with the products and services that you have or would like to receive.

Business Transactions

In the event that Intact proceeds with a business transaction such as the purchase, sale, lease, transfer, merger or amalgamation or any other type of acquisition, disposal or financing of a portion or all of an organization, business or assets of an organization, your personal information may be shared with such prospective party and/or parties for purposes of the business transaction.

How do we protect your personal information?

Intact shall use care and strict security safeguards when storing or destroying your personal information in order to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks.

In the event that we transfer your personal information to a third party in Canada or across borders for processing, we contractually require such third party to protect your personal information in a manner consistent with our privacy safeguarding measures, subject to the law in the third party jurisdiction.

What are your rights to access and correct your personal information?

You have a right to access your personal information that we have under our control subject to any legal restrictions or rights of refusal by Intact. You also have the right to request correction of your personal information.

When making a request for access or correction, please make your request in writing to Intact's Privacy Office, stating the details of the personal information you are requesting. Intact may charge you a reasonable fee for reproducing or transmitting information to you from your file.

If you have a question or concern, we want to know about it.

For more information related to this Privacy Promise or any of our procedures, contact our Privacy Office at the address below. If you have any concerns about Intact's Privacy Promise and procedures, and we are not able to resolve your concern you may contact the appropriate privacy regulator. Intact's Privacy Office will provide you with this contact information upon request.

This Privacy Promise is subject to any amendments, which will be posted on Intact's websites.

La version française de cette *Promesse de protection de la vie privée* est disponible sur demande.

Intact Privacy Office

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