



## **PRIVACY POLICY**

Harlock Murray Underwriting Ltd. is committed to protecting the privacy, confidentiality, accuracy and security of the personal information that it collects, uses, retains and discloses in the course of conducting business.

### **Building Relationships with You**

To build a lasting relationship with you, and to provide you with requested products, services and advice, we need certain information. The information we gather about you varies, depending on your desired product or service. “Personal Information” is information – oral, electronic or written – about an identifiable individual, including (but not limited to):

- name, address and telephone number
- age, family and marital status
- driving record
- previous insurance and claims experience
- medical and health information
- employment information
- banking information, credit rating, payment records
- identification numbers
- assets and liabilities

### **Using Your Personal Information**

As part of our relationship with you, we may collect, use and disclose your personal information for the following purposes:

- to identify you
- to understand your needs
- to confirm your application information and assess your eligibility for products and services
- to provide you with ongoing services, establish and maintain communication, and to respond to your enquiries
- to verify the accuracy of your personal information with government agencies, industry associations, brokers or other insurers
- to analyze, assess and underwrite risks
- to investigate, verify and settle your claims, and determine your eligibility for benefits
- to provide information that may be of interest to you
- to assign other parties to handle some portion of your claim
- to meet legal and regulatory requirements

- to detect and prevent fraud and other illegal activities
- to compile statistics

We may collect or use information from or disclose your information to third parties including (but not limited to) your Broker, other insurers, insurance reporting agencies, credit bureaus, law enforcement agencies, witnesses, surveyors, property evaluators and related experts, health professionals, your employer(s) (past and present) and/or any other person, corporation, firm or enterprise. As required, we will exchange your personal information with other insurers, industry organizations, government agencies and your benefit providers. This would be done as reasonably required for the purposes stated above.

### **Consent**

Your knowledge of and consent to our collection, use and disclosure of your personal information is very important to us. We do not collect, use or disclose your personal information without your consent, except where authorized by law. The law deems you to have consented if the purpose for the collection, use and disclosure of your information would be obvious to a reasonable person and accordingly we will consider you to have consented to the collection, use and disclosure of your personal information for the above stated purposes if you have reviewed or received this Policy and/or you have voluntarily provided personal information directly to Harlock Murray Underwriting Ltd. or through an insurance broker or representative for the purpose of obtaining a quote for and/or acquiring an insurance contract or related service or product.

We do not sell client lists. Except as otherwise stated in this Policy, Harlock Murray Underwriting Ltd. will not use your personal information to offer other products or services from us, from any companies affiliated with us or from any of our business partners. This is what your insurance Broker does for you. If you have any questions about what your insurance Broker does with your personal information, please contact their office for details on their policies and procedures with respect to your private data.

### **Your Rights**

As a valued client of Harlock Murray Underwriting Ltd., you have the right to access your personal information and request changes to be made to it if the information held by us is inaccurate. It is also your legal right to deny us the use or disclosure of your information for certain purposes, or to choose not to provide us with some or all of your personal information. Subject to contractual and other legal requirements you may revoke your consent at any time. Please note however that we only collect information that is necessary and legitimately required for the purposes set out in the "Using Your Personal Information" paragraph above. Therefore, should you exercise this right and refuse to provide the required information, we may not be able to provide you, or to continue to provide you, with the requested products or services.

By providing your consent for us to collect, use and disclose your personal information, we can better provide you with services and products, information and counsel.

As we are required to use your personal information in the normal course of handling your business, past and present, we may not be able to continue to provide you with insurance coverage if your consent is revoked once Harlock Murray Underwriting Ltd. has issued a policy to you.

### **Our Commitment to You**

Our commitment to you in respect of how we handle your personal information is a top priority. Only authorized personnel have access to your information. Our systems and procedures are designed to prevent the loss, misuse, unauthorized access, disclosure, alteration and destruction of your information. We will only retain your information for as long as required for the purposes for which it was collected and/or to fulfil any applicable legal or regulatory requirements.

### **Cookies**

Our website uses cookies, which collect the following information:

- visitor IP address
- browser type and/or operating system
- referring page
- time of visit

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about webpage traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies as soon as you visit our site.

If you have not adjusted your browser to decline cookies and you register with us or continue to use our website, you agree to our use of cookies.

### **Privacy Questions, Comments or Requests?**

If you have any questions, comments, concerns or requests pertaining to our privacy policy or practices please feel free to:

- talk to your Broker
- contact us at:

Dave Pahkala, Privacy Officer

Harlock Murray Underwriting Ltd.

First Capital Place,

Unit #103, 960 Quayside Drive

New Westminster, BC

V3M 6G2

Phone: (604) 669 7745

Fax: (604) 669 8595

If you are dissatisfied with our handling of your personal information, we invite you to contact our Privacy Officer in writing, setting out the reasons for your concern. If you remain dissatisfied after our Privacy Officer has reviewed and responded to your concern, you may wish to contact the Office of the Information and Privacy Commissioner for BC at:

P.O. Box 9038, Stn. Prov. Govt.

Victoria, BC

V8V 9A4

Phone: (250) 387 5629

Or, the Office of the Privacy Commissioner of Canada at:

30 Victoria Street

Gatineau, Quebec

K1A 1H3

Phone: (819) 994 5444