

OUR COMMITMENT TO YOUR PRIVACY

Next Level Benefits is committed to delivering excellent service. When doing business with a property and casualty insurance broker, you must provide information about yourself. As your trusted broker, one of our main priorities is to help you protect your personal information.

Our brokerage and the insurance industry both have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of new privacy legislation, we are strengthening our privacy commitment in an effort to keep you better informed and well-protected against identity fraud. Our policy details why and how we collect, use, disclose, and protect your personal information in a manner that a reasonable person would consider appropriate under the circumstances.

Why do we collect personal information?

When you first become a client, or whenever you acquire or renew a product from us, we collect personal information from you. Your information is collected for the following common purposes:

- To acquire or renew an insurance policy for you
- To assist you and assess your ongoing needs for insurance

- To assess your need for other products (e.g., financial products)
- To ensure your information is accurate and up-to-date
- To protect you against error and/or fraud

WHAT PERSONAL INFORMATION DO WE COLLECT?

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

- Basic information (e.g., your name, address, contact numbers, marital status)
- Claims history
- Credit and past payment records
- Driver's record
- Details about your property (e.g., value of your home and contents)
- Medical information (e.g., 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 PERSONAL INFORMATION TO?

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

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Professionals working with us (e.g., adjusters or lawyers)
- Financial institutions (e.g., organization that carries your mortgage)

HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

In order to protect your personal information and right to privacy, we will:

- Not collect, use, or disclose your personal information for any purpose other than those that we identify to you, unless required by law
- 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 an accurate, complete, and up-to-date manner
- Safeguard your personal information to the best of our ability
- Respond to any request you may make to access or correct your personal information
- Obtain appropriate consent for the collection, use, or disclosure of your personal information

HOW DO YOU PROVIDE US WITH YOUR CONSENT?

We accept any of the following as your consent for Next Level Benefits' use, future collection and disclosure of your personal information for the following identified purposes:

- Your receipt of this personal information policy, unless you advise Next Level Benefits, either orally or in writing, that you do not agree with the terms stated in this policy, and that you wish to opt out of all or portions of it
- Your unrestricted provision of information to Next Level Benefits, either orally or through written communication
- Your express written or oral consent as obtained through an application or other process
- Your consent as provided by your authorized representative, such as a legal guardian or power of attorney

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 the 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, depending on the situation, you may be limiting or even preventing our ability to provide you with the product or service you desire.

We will be happy to discuss particular situations with you to help you with your decision.

CONTACT INFORMATION AND RESOURCES

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, wish to obtain a copy of our Personal Information Policy & Procedure Handbook, or wish to request additional information

As part of our ongoing commitment to provide you with the highest level of service possible, we will listen and respond to you promptly, and we will do our utmost to resolve your concerns. To find out more about

provincial privacy laws, please
contact **tim.shanks@nextlevelbenefits.ca**