

PERSONAL INFORMATION PROTECTION BROCHURE

Our Privacy Commitment to You

Gore Mutual Insurance Company is committed to protecting the privacy of the personal information of its customers, which includes insureds, former insureds, applicants, claimants and other individuals involved in a claim. Our customers have trusted us with their insurance needs and it is important to us to maintain a high degree of integrity.

Collecting, Using and Disclosing Information About You

We collect, use and disclose your personal information in order to provide you with the insurance protection that you have requested or in the case of a claimant to provide you with the compensation to which you are entitled. In order to do this, we use your personal information for the purposes of: establishing specific rates and terms and conditions best suited for you, establishing and maintaining communications with you; underwriting risks on a prudent basis; investigating and paying claims; detecting and preventing fraud; offering and providing products and services to you including promotional information from us or other organizations; analyzing our business, compiling statistics, acting as required or authorized by law and other purposes that are identified to you from time-to-time (all of which we refer to in this brochure as the “**Identified Purposes**”).

We take a global view of the Identified Purposes. In other words, we are not collecting personal information just for any one of the purposes, e.g. underwriting your policy. We are collecting the personal information for all of the Identified Purposes, so in effect you can expect that although we may initially use the data for underwriting your policy, we may later use it for claims purposes. Similarly, claims information may affect future underwriting of your policy.

The personal information collected will be limited to what which is necessary to fulfill the Identified Purposes. We obtain personal information primarily from you, but also from others including other insurance companies, brokers, agents, and underwriting or claims information networks. The type of personal information that we collect, use and disclose depends upon the type of your dealings with us, but may include: name, address, telephone number, date of birth, family status, marital status, occupation, medical and health records, assets, liabilities, income, credit rating, whether or not credit was extended or refused, credit and payment records, an individual’s previous insurance experience including claims history, and an individual’s driving record. We only use such information for the Identified Purposes.

By providing your broker or us with personal information, we consider that you do so with the knowledge and understanding that it is collected, used and disclosed for the Identified Purposes. The collection of personal information may be required in order for us, or our agents and brokers, to provide you our products or services. If this information is not obtained, it may not be possible to determine the basis for insurance coverage and, therefore, cannot provide insurance to you.

Given the nature of the general insurance industry, consent may be implied in some circumstances. For example, we sometimes provide insurance or amendments to existing policies over the telephone, on short notice or with little written documentation. In these circumstances, it is impossible to obtain express written consent from you. Another example is that consent can also be given by you on behalf of another individual, including an authorized representative (power of attorney or legal guardian). Another example, where an individual applies for auto insurance for them self and their family, the applicant is giving

consent for the collection, use and disclosure of personal information both for them self and their family members even though the family members are not present during the application process. By dealing with us on insurance related matters, we infer that we have your consent for the collection, use and disclosure of personal information necessary for the Identified Purposes.

There may be times where consent is not required to collect, use or disclose your personal information, including situations where we are legally required to comply with subpoenas, search warrants or other court or government orders. Also, if there is a reasonable detection or prevention of fraud that is likely to be committed and obtaining your consent would compromise the detection or prevention of fraud. Consent may not be required in transferring personal information to lawyers retained by us to defend legal actions on behalf of our customers. Further, where the customer is a minor, seriously ill, or mentally incapacitated, it may be impossible or impractical for us to seek consent.

You may withdraw your consent and opt-out of receiving promotional and other marketing information from us or other organizations at any time.

You may withdraw your consent subject to legal or contractual obligations and on reasonable notice. Withdrawal of consent may limit our ability to provide you with the requested product or service. If you want to withdraw your consent, you should contact the Privacy Officer first to understand the implications of such withdrawal, and then if you choose to proceed, to give the requisite notice.

Independent Agents and Brokers

We sell our insurance products through independent agents and brokers. While agents and brokers may sell insurance products on behalf of Gore Mutual, there are not direct employees of Gore Mutual and as such have their own privacy policies and procedures that manage the personal information they collect, use and disclose. This privacy brochure does not cover agents and brokers. We would encourage you to request and review their policies and procedures.

Protecting Your Privacy

Your personal information is kept in strict confidence. We maintain physical, electronic and procedural safeguards to protect your information from unauthorized access. We review our policies and practices, monitor our computer networks, test the strength of our security and monitor our compliance with relevant laws in order to help us ensure the safety of your personal information. We restrict access to your personal information to those employees whom we have determined need to know that information to provide products or services to you. In addition, all our employees are bound by a Confidentiality Policy, and are trained in this privacy brochure and the safeguards we implement. Personal information is retained only as long as it is needed, or to meet any legal, regulatory or tax requirements.

Disclosing Your Personal Information

There are situations where we will disclose personal information to third parties. For example: As part of the underwriting handling process, we may transfer personal information to other insurance companies including reinsurance companies which share in the risk. We may disclose personal information to information services for underwriting, claims, classification and rating purposes, and for the detection and prevention of fraud. We may also disclose personal information to businesses that provide goods and services to insurance companies and their customers, such as claims adjusters, appraisers and repair shops. As well, we may disclose personal information to insurance intermediaries, such as your broker. Only the information necessary for these services will be provided by us to these services providers, and it is done on the basis that they will maintain the confidentiality of the information.

We may make personal information available to affiliated organizations, such as subsidiaries in connection with the Identified Purposes.

Accessing Your Personal Information

You have a right to submit a written request to access your personal information that is in our possession and make corrections to it. Such a request is to be made to the address listed below. We will respond to your request within 30 days or advise you if additional time is required to respond to your request.

There may be situations in which we are legally prohibited from allowing you access to your personal information. For example, we would be so prohibited if allowing you access to your personal information would likely reveal personal information about another person or other confidential information. If this is the case, we will advise you why, subject to any legal restrictions.

We may also charge you for providing access to personal information, however we will only do so after first advising you of the approximate cost.

We will amend personal information that is demonstrated to be inaccurate or incomplete.

Further Information and Contact

If you have a question or complaint regarding our privacy policies or procedures, you may contact the individual accountable for our personal information protection compliance:

Gore Mutual Insurance Company

Attention: Privacy Officer
252 Dundas Street North
Cambridge, Ontario
N1R 5T3

If you make an inquiry or lodge a complaint, and are not satisfied with the outcome of that, you may challenge that outcome by writing a letter to our President, 252 Dundas Street North, Cambridge, Ontario, N1R 5T3, requesting reconsideration of your matter. Gore Mutual's commitment is to promptly open a dialogue with you. If your concern remains unresolved to your satisfaction, you may address your concerns to the Office of the Privacy Commissioner of Canada, 30 Victoria Street, Gatineau, Quebec, K1A 1H3. You may also have rights under provincial legislation. If you are not satisfied with the manner in which your complaint has been handled, you may also contact the Office of the Superintendent of Financial Institutions Canada, 255 Albert Street, 16th Floor, Ottawa, Ontario, K1A 0H2.