

Our Privacy Policy

1.) Personal Information

In order to acquire, renew or remarket an insurance product for a client, a broker needs to collect personal information about the client. The Broker will only collect, use and disclose such personal information in such a manner that a reasonable person would consider appropriate in the circumstances.

2.) Collection

Depending on the type of insurance policy to be issued, the Broker may collect the following information:

- Basic information such as name, address, telephone and fax numbers, e-mail address, birthdate and marital status
- Claims history and credit and past payment records
- Financial information
- Medical information
- Driver's record
- Employment information

3.) Purposes

Information collected under section 2 ("Collection") may be used for the following purposes:

- to enable the Broker to acquire, renew or remarket an insurance policy to another insurance company
- to assist the Client and assess his/her ongoing needs for insurance
- to assess the Client's need for and to offer other products, such as financial products
- to ensure that Client information is accurate and up-to-date
- to protect the Broker and/or insurer against inaccuracy

4.) Disclosure

The Broker may disclose Client personal information to the following third parties:

- Insurance companies
- Other brokers
- Credit organizations
- Professionals working on behalf of the broker or insurer such as adjusters and lawyers
- Financial institutions
- Medical professionals
- Employer of the insured (commercial policies only)

5.) Third Party Information

The Broker may obtain Client personal information from the following third parties:

- Insurance companies
- Other brokers
- Credit organizations
- Motor vehicle and driver licensing authorities
- Financial institutions
- Medical professionals

6.) Withdrawal of Consent

The Client may refuse to consent to the collection, use or disclosure of personal information. The Client may also withdraw a previously given consent at any time. However, depending on the type of insurance policy to be issued, a refusal to provide consent or a future withdrawal of consent may result in the Broker's inability to acquire/renew insurance and/or in the cancellation of a policy.

7.) Accuracy

The Client must provide the Broker with accurate and up-to-date personal information. The Client's failure to do so will inhibit or prevent the Broker from properly advising or representing the Client. The Client must immediately inform the Broker of any new or changed information.

8.) Privacy Officer

The Broker is committed to applying relevant laws and principles regarding privacy and confidentiality of personal information. For more information on Cornerstone's privacy policy and procedures, please contact Karim Mouait, Privacy Officer.