

PRIVACY POLICY

Commitment: In order to provide Producers and their customers with access to Products and services, we collect certain personal information about both, generally on behalf of Insurance Company where we have contract with. Our commitment goes beyond meeting legal requirements for protecting personal information. The trust and confidence that our Producers and Insurance Company hold in us, including our ability to protect the confidentiality of personal information and the privacy of the individuals who provide it, are critical to our success as a business. This Policy applies to our employees and any third party service providers or representatives with which we contract.

Why we collect, use and retain personal information: We act as an intermediary between Producers and AGAs and the Insurance Company with which they do business, providing administrative and marketing services pursuant to written contracts. Insurance Company privacy policies typically identify us as “service providers.” Insurance Company require us to obtain, use and retain certain essential personal information about Producers in order to determine their initial and ongoing suitability to act as a Producer, to obtain contracts for them to distribute products and in order to compensate them. This information includes financial and work history.

We obtain customer information from Producers in order to provide services and access to Insurance Company’s products. Our policies must meet the standards that Insurance Company established in their own privacy policies. The personal information Producers collect from customers and provide to us for submission to Insurance Company is essential information that we use to provide administrative services to Insurance Company, which in turn require this same information to provide services and products that customers have requested. This information is used to determine insurance risk, assess eligibility for products, to administer those products once purchased and to fulfill certain regulatory requirements. This can include health information, financial information and history and information about avocations. We retain some of this information in order to be able to administer business, provide ongoing service to Producers and Insurance Company and when we are required to do so by law.

We may use anonymous data to manage our business, identify products and services that will benefit Producers and their customers and to prepare reports about our business.

Limiting collection: We collect only the information we need to fulfill our contracts with Producers and Insurance Company and to meet our regulatory obligations. We will use only fair and lawful means to collect this information. We will collect information only with consent.

How we collect customers' information: Wherever possible, we collect customers' information directly from the Producer as their authorized representative. Information may be obtained through government agencies, other Suppliers and financial institutions. We may collect any required health information about customers from the Producer or directly from the customer. Our third party service providers and other authorized representatives may also collect this information on our behalf. We will collect the Producer's personal information directly from the Producer, other Suppliers, government agencies and existing and past employers.

Consent: The customer consent that Insurance Company receive includes consent to provide personal information to us, which allows us to fulfill our contractual obligations to the insurer. We also operate under the customer consent that Producers receive in order to support their sales activities. We receive express Producer consent to obtain their personal information in the course of screening and contracting. When a Producer or customer requests or uses any of the products or services we make available, we will transfer whatever information is necessary by implied consent. If we receive notice from an insurer that a Producer or customer has withdrawn consent for the continued use and retention of personal information, we will take whatever steps are necessary to adhere to the Act. This may require termination of our relationship with the Producer. We will act on whatever instructions we receive from the insurer regarding the customer's status.

Limits on use and disclosure: We will use and disclose personal information to perform our contractual duties, to provide you with information and when we are required to do so by law. We may disclose this personal information to our employees or service providers so that they can perform their duties, to Suppliers and any person or organization to which consent has been given and where authorized by law. Where personal information is provided to service providers, we require them to protect that information consistent with our policies and practices. We may also use personal information to offer products and services that we believe will interest Producers or customers but we will never give or sell personal information to third parties for marketing purposes.

Limits on retention of information: We will retain personal information in our records only as long as it is needed for the purposes identified, or as legally required or permitted.

Accuracy of information: It is the Producer's responsibility to keep personal information about the Producer and customer as accurate and up-to-date as possible. Both the insurer and the Producer are responsible for providing us with notices of changes that they receive directly. An individual may challenge the completeness and accuracy of his/her personal information that we hold. We will make any necessary corrections to information about a Producer that is shown to be incomplete or inaccurate and we will notify any third parties, including Insurance Company, if we make such corrections.

Customers may gain access to their personal information we hold by making an access request to the Producer and/or insurer on whose behalf we hold the information. In situations where a customer seeks corrections to information we hold, we will act on the instructions of the insurer(s) whose products are held and/or the Producer who is your authorized representative, depending on the corrections required. Any disagreement or discrepancy regarding accuracy will be documented.

Protecting personal information: We will protect personal information from unauthorized access or use by ensuring that safeguards are in place, including physical security measures for our locations, operational policies, procedures and access protocols and technological measures for our computer systems. We will use safeguards to prevent unauthorized access to personal information during the destruction process.

Contact Us: If you have any questions or concerns regarding this Policy or how we manage your personal information, please contact our Privacy Compliance Officer. Please note that a complaint should be directed in writing.

Carelife Insurance and Financial Services Inc.
Jannette Esguerra
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Privacy Commissioner of Canada: The Commissioner encourages individuals to attempt to discuss concerns directly with the organization first. Hours are from 8:30 a.m. to 4:30pm. Toll-free: 1-800-282-1376; Phone: (613) 947-1698; Fax: (613) 947-6850; TTY: (613) 992-9190