

AUTHENTIC BENEFITS CONSULTING

Privacy Policy Statement and Disclosure

Your privacy is important

Authentic Benefits Consulting is committed to protecting the privacy, confidentiality, accuracy and security of the personal information collected, used, retained and disclosed in the course of doing business with you. Only authorized personnel have access to your information and our systems and processes are designed to prevent the loss, misuse, unauthorized access, disclosure, alteration, or destruction of your personal information. If we request your personal information, we will explain the purpose and obtain your consent. We share your information only as required and in limited instances. We keep your personal information only as long as it is required.

What is considered “personal information”?

"Personal Information" means any information about an identifiable individual. Examples of what we may collect include:

- name, address, email and telephone number
- age, gender, family and marital status
- driving history
- previous insurance and claims data history
- medical and health information
- employment information
- banking information
- identification numbers
- assets and liabilities
- personal information that is made publicly available (for example, on the internet or social media)

Why do we need your personal information?

Prior to collecting your personal information, we will explain the purpose of our request and obtain your consent. If we require your personal information for any other reason, we will contact you, explain the new purpose and ask for your consent. We do not sell client lists and we will not share your personal information without your consent unless we are required to by law.

As part of our relationship with you, we may collect, use, retain and disclose your personal information (and that of any other person(s) whose personal information is collected as part of your application) to underwrite your application for insurance, to administer your insurance policy, to assess and process claims, and to provide you with personalized products and services, information, and advice. Purposes for which we need your personal information may include:

- to verify your identity and confirm the information you provided in your application (such as prior insurance experience, claims history reports, credit reports (as applicable), medical history, and driving history)
- to communicate with you by electronic means (e.g. email, telephone, fax) or regular mail
- to evaluate your coverage needs and recommend products and services tailored to you
- to determine the best premium available to you
- to analyze risk and risk selection, and in some instances to place your coverage with another insurer or reinsurer
- to investigate and settle your claims (including assessing damage or injury, determining benefits, or settling disputes with third parties)
- to manage reinsurance
- to meet regulatory requirements
- to detect and prevent fraud
- to conduct data analytics and market research
- to share additional information that may be of interest to you on behalf of our group of companies or our business partners (including insurance-related information and other financial products, services, offers, contests, and community events).

Who would we share information with?

We may collect, use, and disclose your personal information with others where necessary and appropriate, but only if we need to for the purposes listed above, including:

- your financial advisor, broker, sales representative, or plan administrator
- third parties who perform services on our behalf
- police, witnesses, property valuers, medical professionals, benefits providers, or your employer
- credit reporting agencies
- insurance reporting agencies and industry databases (such as the Insurance Bureau of Canada and the Medical Information Bureau)
- industry data pooling and data analytics initiatives (such as the CANATICS fraud pooling initiative)
- any other person or organization that we need to involve to provide you with the product or service (such as a provincial driving and motor vehicle licensing authority or other insurance companies)

- parties involved in the sale, acquisition, disposition, merger, or amalgamation of companies or as part of other business arrangements, such as joint ventures

Information may be collected by or transferred to a service provider outside of Canada for processing, storage, analysis or disaster recovery and may be subject to disclosure to those authorized under applicable laws of the foreign jurisdiction.

What are your rights?

You have the right to:

- verify and/or change your consent preferences specific to your personal information, credit score, and marketing recorded in our client system of record
- customize your preferences about how we contact you
- access your personal information and request updates or changes to it (if inaccurate)
- tell us that we cannot use or share your personal information for certain reasons

If you do not provide us with your personal information, we will still do our best to provide you with our products or services; however, certain information must be provided to supply the requested products or services.

Questions, comments or requests?

Authentic Benefits Consulting focuses on Employee Benefits and Individual Insurance Products. We work with many insurance carriers to provide the product best suited to your needs.

Should you have any questions or concerns please contact;

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