

Travel Insurance Specialists Privacy Policy

This Privacy Policy sets out the standards we adhere to when collecting, storing, using and disclosing personal information about an identifiable customer as well as their right to access that information.

WHY WE COLLECT PERSONAL INFORMATION

We collect, store, use and disclose personal information in order to

- Provide a high level of service
- Verify your identity
- Assess and underwrite insurance risks
- Calculate premiums
- Administer and service insurance policies
- Adjudicate and manage claims
- Report to industry entities and regulators
- Comply with legal requirements
- Promote and market our products
- Share information with our external service providers

TYPES OF PERSONAL INFORMATION COLLECTED AND HOW IT IS COLLECTED

Personal information collected varies according to the circumstance. We collect it from you when you request a quote, purchase or make changes to a policy, make a payment or open a claim. It can be collected by us, our agents and brokers, our website and through our service providers for example when you pay by credit card or report a claim. It can be obtained via mail, telephone, in person or electronically. The information collected includes name, date of birth, contact information, travel information, health history, medical information and credit card details. We also collect personal information from third parties. Collection of personal information from a third party requires written consent. In the event of a claim we would require your medical information from, for example, a hospital, doctor(s) or pharmacy.

CONSENT

We require your consent to collect, use, store and disclose your personal information with some exceptions that are determined by law. Consent can be obtained in writing, verbally, electronically or through authorized representative(s). Consent may also be implied from your action or inaction.

You may withdraw your consent subject to any legal or contractual requirements. However, the withdrawal of your consent may prevent us from providing you with insurance coverage or other services or information. We will inform you of any consequences if a request to withdraw consent occurs.

USE AND DISCLOSURE OF PERSONAL INFORMATION

We only use and disclose your personal information for the reasons that it was collected and keep it for as long as we need to or as required by law. We share your personal information with our agents/brokers and our service providers who require the information to perform their duties. Service providers include our payment processing company for credit card transactions and our assistance and claims management company who provide emergency assistance and process our claims. When we share our information with service providers they must protect it in the same manner that is consistent with our privacy policies. In certain circumstances personal information may be collected, used, disclosed, transferred, stored or processed outside of Canada and may therefore be subject to legal requirements in such foreign countries.

SECURITY OF YOUR PERSONAL INFORMATION

We protect your personal information by limiting physical access, using organizational authorizations levels and technological safeguards such as passwords, firewalls and encryption.

ACCURACY

Travel Insurance Specialists strives to keep your Personal Information as accurate, complete, and up-to-date as possible for the purposes it is collected, used or disclosed. We rely on you to provide us with accurate information and to notify us of any changes. You have the right to see the information. Upon written request, we will provide reasonable access to personal information exclusively to the client to whom it refers. In certain circumstances we may refuse to provide the requested information to you. These exceptions include information that references other individuals, information that could affect the security of another person, confidential commercial information, information gathered during a dispute-resolution process, information obtained in the investigation of a potential breach of contract or fraud, and information that cannot be disclosed for legal reasons.

WITHDRAWAL OF CONSENT

For any request pertaining to the collection or handling of your personal information by Travel Insurance Specialists or to withdraw your consent for our use of that information, please send a written request to:

Privacy Officer
Travel Insurance Specialists
PO BOX 4648
Rawdon QC J0K 1S0

AMENDMENTS

Travel Insurance Specialists may amend this **Privacy Policy** from time to time and without notice.