

Your Privacy Matters to Us

Pelling & Associates Insurance is subject to the Personal Information Protection and Electronic Documents Act ("C-6" or "PIPEDA") effective January 1st, 2004. The purpose of this Act is to make all public bodies, including financial service institutions, more accountable to the public in the way they collect, use and dispose of information.

Pelling & Associates Insurance collects, creates and maintains information for the purposes of issuing, underwriting, and servicing insurance policies. The purpose of this web page is to inform the public, and policyholders about the legislation and to answer general questions concerning how the Act will affect the collection, use, disclosure and protection of information.

Pelling & Associates Insurance Privacy Act Officer, Brad Pelling, can be reached at 604 263 3400.

Privacy Policy

Pelling & Associates Insurance is committed to respecting the privacy rights of individuals by ensuring that their personal information is collected, used, and disclosed in an appropriate manner. We have designated a Privacy Officer on behalf of Pelling & Associates Insurance who has sufficient authority within the company to ensure compliance.

We will use reasonable means to ensure that personal information is given a level of protection while being processed by a third party. Common purposes for collection include:

- Enabling the Broker to acquire or renew an insurance policy;
- Assisting the customer with their claim
- Assisting a 3rd party dealing with our customer's claim

We may obtain express consent for the collection, use, or disclosure of personal information OR we may determine that consent has been implied by the circumstances.

Express consent is specific authorization given to us by the Insureds, either orally or in writing. Implied consent is one in which we have not received oral or written authorization from the Insureds, but the circumstances allow us to collect, use, or disclose the personal information.

Consent may be withdrawn at any time, however, we would require such withdrawal to be in writing.

There are circumstances wherein we are not required to obtain an individual's consent or explain the purpose for collection, use or disclosure of their personal information:

We may collect personal information without consent where it is in the individual's interest and timely consent is unavailable, or to investigate a breach of an agreement or a contravention of a law;

- In an emergency situation where an individual's life, health or security is threatened;
- We may disclose personal information without consent for law enforcement, national security, debt collection, to a lawyer representing our company or in an emergency position (see above)
- We will only use or disclose personal information for legitimate purposes. We will retain the personal information only as long as necessary for the fulfillment of why we collected the information initially.

Pelling & Associates Insurance will ensure the accuracy and completeness of personal information under our care and control.

Pelling & Associates Insurance will also protect the personal information, regardless of the format, against loss, theft, unauthorized access, disclosure, copying, use, or modification. When we transfer client information to a third party, we will mask any information that is not needed by the third party. Our methods include:

- Locked filing cabinets;
- Alarm system with motion detectors
- All computer-based data is protected by passwords, encryption and firewalls
- All computer-based data is regularly backed-up and stored off-site in both on-line and off-line formats. Data is purged from computer systems after seven years.
- All closed claims files of our Insureds are stored in a secure facility. Those records are destroyed seven years after their closed date. All paper documentation is placed in recycling bins - either shredded or not.
- Pelling & Associates Insurance also has a paper shredder on site.

All staff are aware of who our Privacy Officer is so if any member of the public calls, they can be directed to our Officer.

Upon written request, an individual will be informed as to whether or not we hold personal information about him/her. If Pelling & Associates Insurance does hold such information, we will provide access to that information and how we use it to that individual. We will respond to all written requests within 30 days (unless we explain we need a longer period).

We may refuse the request and, in that regard, our refusal will be explained in writing.

We will not be providing access to information to an individual if that personal information reveals information about someone else, someone's life or security might be threatened, the information was collected without consent for the purposes of an investigation of a breach of an agreement or contravention of the law.

Our Privacy Officer will keep a Privacy Log in which each request or complaint is logged as to name, time, date, request or complaint, answer or resolution.