



RESPECTING YOUR PRIVACY

BKI Insurance Privacy Policy

At BKI Risk Management, we understand the responsibility that comes with handling the personal information of our clients. We are committed to respecting your right to privacy and safeguarding your personal information to ensure that information is used responsibly and specifically for the purpose for which it was intended. BKI's collection of personal information complies with federal government's privacy legislation, the Personal Information Protection and Electronic Documents Act ("PIPEDA") as well as provincial legislation that include Alberta's Personal Information Protection Act ("PIPA").

Personal Information Collected

Personal information is information that identifies you as an individual client and relates specifically to you. Depending on the purposes for which we need to collect it, we may ask the following personal information about you including:

- Basic information such as your name, address, telephone and fax number, e-mail
- Address, birth date and marital status;
- Claims history;
- Credit and past payment history;
- Motor Vehicle record;
- Details about your property such as the value of your home and its contents;
- Medical information such as any condition that may affect the operation of a vehicle; and Employment information.

Information is obtained a variety of ways, which may include from:

- You;
- Other insurance companies, brokers or agents;
- Credit organizations;
- Motor vehicle and driver licensing authorities;
- Financial institutions; and
- Medical professionals.

The Purpose of Collecting Personal Information

When you first become a client or whenever you obtain or renew your insurance policies, we may need to collect some personal information in order to:

- Permit us to obtain or renew an insurance policy for you;
- Ensure your information is accurate and up-to-date;
- Assist you and assess your ongoing needs for insurance;
- Assess your need for other products and to offer them to you;
- It may be required or authorized by law; and
- To protect us both against fraud or error.

Disclosure of Personal Information

We will need to share your personal information with others in order to serve your needs. Other parties may include:

- Insurance Companies, other brokers or agents;
- Credit organizations;
- Professionals working with us such as adjusters or lawyers; and
- Financial institutions, such as the organization that carries your mortgage.

Protection of your Personal Information

To protect your personal information and right to privacy we will:

- Not collect, use or disclose your personal information for any purposes other than those that we identify to you;
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law;
- Maintain your personal information accurately, completely, and as current as possible;
- Safeguard your personal information to the best of our ability;
- Respond to any request you may make to access or correct the personal information we have about you; and
- Obtain the necessary consent from you for the collection, use or disclosure of your personal information.

Consent

- We may obtain your express consent or we may determine that consent has been implied by the circumstances;
- We may ask you for your express consent in writing. For example, in a signed consent or application form;
- We may ask for your express consent in person or over the telephone;
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner;
- There are also legal exceptions in which we will not need to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information.
- This could apply when there is an emergency situation or if it is necessary for your protection or ours.

Our Commitment to Your Privacy Please contact our offices if you:

- Wish to access your personal information;
- Wish to change your consent to the ways in which we collect, use or disclose your personal information; or
- Have a complaint about our privacy policies, or the manner in which we have handled your personal information.

Controlling How We Handle your Personal Information

We want you to know that you do have choices in this matter. You could refuse to allow us to obtain, use or share your personal information or you could also withdraw a previously given consent at any time. However, we would advise you that you may be limiting or even preventing our ability to provide you with the insurance you require.