



*Martin Merry & Reid is committed to providing professional and courteous service for our clients.*

We are also dedicated to respecting the right of privacy and safeguarding all personal information. Property and Casualty (P&C) insurance brokers in Canada have made a commitment to respect the privacy rights of individuals by ensuring that their personal information is collected, used and disclosed in such a manner that a reasonable person would consider appropriate in the circumstances.

This brochure briefly summarizes our privacy practices.

### *Why personal information is collected?*

If you already were a client, wish to become a client, acquire or renew any insurance products, common purposes for collection of information would be:

- ✦ Enabling the Broker to acquire or renew an insurance policy;
- ✦ Assisting the Client and assessing his/her ongoing needs for insurance
- ✦ Adding new drivers or named insured's
- ✦ Assessing the Client's need for other products, such as financial products;
- ✦ Ensuring the Client information is accurate and up-to-date; and
- ✦ Protecting the Broker and/or insurer against inaccuracy.

### *The type of personal information collected.*

- ✦ Name, address, telephone/fax numbers, e-mail address, date-of-birth and marital status
- ✦ Driver records
- ✦ Claims history, credit and past payment records
- ✦ Employment
- ✦ Information regarding your property such as the value of dwelling and its contents
- ✦ Medical information such as any condition that may affect the operation of a vehicle

### *This information may be obtained by:*

- ✦ You
- ✦ Insurance companies, other insurance brokers or agents
- ✦ Credit organizations
- ✦ Motor vehicle and driver licensing authorities
- ✦ Financial institutions
- ✦ Medical professionals

### *To whom the information could be disclosed:*

The need to share your personal information with others enables us to service your needs. Other parties commonly include:

- ✦ Insurance companies, brokers or agents
- ✦ Credit organizations
- ✦ Professionals such as lawyers or adjusters working with us
- ✦ Financial institutions (e.g. organization caring for your mortgage)

### *Our guidelines to protect your privacy rights:*

- ✦ Your personal information will be kept only for as long as we need it to fulfill the stated purpose or as required by law
- ✦ Appropriate consent obtained from you for the collection, use or disclosure of your personal information
- ✦ Not to collect, use or disclose personal information for any other purpose other than those that have been identified to you
- ✦ Safeguard your personal information to the best of our ability
- ✦ Maintain your personal information in as accurate, up-to-date and complete a form as possible
- ✦ Respond to any request you make to access or correct the personal information held about you

### *Consent*

We may obtain the appropriate consent from individuals for the collection, use, or disclosure of their personal information, except where the law provides an exemption.

- ✦ You may be asked for your expressed consent in writing, for example an application form or signed consent form
- ✦ You may be asked for your expressed consent in person or over the telephone.
- ✦ It may be determined that by seeking insurance through our firm that your consent has been implied for us to deal with your personal information in a reasonable fashion

Legal exceptions in which we need not obtain your consent or explain the purpose of collection, use or disclosure of personal information could apply when there is an emergency situation, or if it is necessary for your protection or ours.

*You are in control of how we handle your personal information*

You do have choices in this matter. You can refuse to allow us to obtain, use or share your personal information or you could also withdraw previously given consent at any time.

However by doing so, depending on the situation, you could be limited or even preventing our ability to provide or service the needed product desired by you. There may also be serious consequences to failing to provide or withdraw of consent, such as the Broker's inability to acquire or renew an insurance policy and/or in the cancellation of policy.

Martin Merry and Reid Limited will be happy to discuss this with you if you have any questions or concerns.

*Contact Information and Resources*

Martin Merry & Reid Limited is committed to professional handling of all information and treating you with respect and courtesy which providing our highest standard of service.

Please contact our Privacy Officer if you have questions regarding:

- ↔ Access to your personal information
- ↔ Change your consent to the ways in which we may collect, use or disclose your personal information
- ↔ Have any questions about our privacy policies, wish to obtain a copy of our "Personal Information Policy & Procedure" handbook or require further information

*How to Contact our Privacy Officer:*

Title: Privacy Officer  
Telephone: 416-366-3333  
Fax: 416-366-0730  
Email: [privacyofficer@mmr.ca](mailto:privacyofficer@mmr.ca)

**Or write to:**

Attention: Privacy Officer  
404 – 3 Church Street  
Toronto, Ontario  
M5E 1M2  
Private & Confidential

To find out more about the federal privacy laws, please contact the Office of the Privacy Commissioner at **1-800-282-1376** or visit their website at [www.privcom.gc.ca](http://www.privcom.gc.ca)

PROTECTING  
YOUR  
PRIVACY



**MARTIN MERRY & REID LIMITED**  
INSURANCE BROKERS