

PRIVACY POLICY

Our agency is committed to protecting your personal information. We have created this **Privacy Policy** to inform you about how we collect, use and disclose your information. This Policy will also help you understand our role in safeguarding your personal information and inform you of your rights.

The information we collect and how we collect it

The information we collect depends on you. It varies depending on how you communicate with us, the products and services you choose and use, your use of our website and mobile applications and the payment method you select. We collect and process personal information about you with your consent and/or as necessary to provide our services and products, meet our contractual and legal obligations, protect the security of our customers and systems, or for other legitimate interests. For example, we may collect information contained in a witness statement, if necessary, to assess, process or settle an insurance claim. When you are asked to provide personal information, you have the right to refuse. Please note, however, that if you choose not to provide the necessary information for certain products or features, they may not be accessible to you or may not function properly.

i. The information you provide to us

We collect personal information from you, as a customer or potential customer, when you inquire about and use our services. This may include when you inquire about our insurance policies, request a quote, apply for insurance, make a payment or file a claim under your own insurance policy. When you contact us, we may collect information such as your name, contact information, marital status, driver's licence number, vehicle or property description, loan or mortgage details, and payment or banking information.

ii. Information we obtain from third parties

We collect your personal information from third parties with your consent or, where permitted, after confirming that the third party has lawfully collected it and has the right to share it with us. We may collect your personal information from third parties who can provide information about or services related to you and your insured vehicle or property. These third parties may include insurance agents and brokers, government bodies, consumer reporting agencies and claims adjusters. The information we collect about you from third parties may include your driving record and claims history.

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iii. Calls, chat sessions and other communications

We may record calls, chat sessions and other communications with you to ensure customer service quality, confirm our discussions and your instructions, resolve a complaint or for staff training purposes. If you do not wish your communications with us to be recorded, you can do business with us by visiting one of our offices, or by notifying us by mail or e-mail.

iv. Cookies, web beacons and other technologies

We may collect your information in order to identify you on our website, gather information about how you use our website and enable you to access our online services. To do this, we use cookies, web beacons and other tracking technologies. For information on cookies, web beacons and other technologies we use and how to disable them, please read our website's terms of use. Please note that if you choose to disable or delete cookies, web beacons and other information-gathering technologies, you may not have full access to our online features and services.

v. Providing consent for others

We may ask you for information about other people covered by your insurance (e.g. listed drivers). When you provide us with information about another person, we expect you to ask that person's permission to do so and to consent to this Privacy Policy on that person's behalf.

Why we collect, use and disclose information

We collect, use and disclose personal information about you for a variety of purposes, including:

- a) To better serve you and communicate with you effectively;
- b) To verify your identity and ownership;
- c) To establish, manage and offer products or services that meet your needs;
- d) To determine your eligibility or determine which products or services are best suited to your situation;
- e) To manage, assess and underwrite insurance risks;
- f) To determine rates, fees and premiums;
- g) To promote and market the products and services we offer or that are offered by our affiliates, partners or strategic allies. These partners may include, for example, insurance companies, brokers, claims adjusters and other intermediaries;
- h) To conduct market research;
- i) To recognize and create relevant advertisements for you on third-party websites and apps;

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- j) To check insurance industry databases, add information to them and compile statistics;
- k) To report to regulators or industry entities in accordance with prudent insurance industry practices and regulatory requirements, including claims history;
- l) To detect, prevent and suppress fraud and unauthorized or illegal activities;
- m) To comply with all applicable laws and satisfy tax requirements;
- n) To share your information with external service providers for external processing purposes, such as data or payment processing;
- o) To conduct research and development in order to design, operate, improve and administer the products and services we offer;
- p) To share your information with our affiliates for the above purposes.

We process personal information about you using an automated system, such as our online insurance quote tool or our telematic auto insurance program. Our products and services may use technologies that process information you provide so that we can offer you personalized insurance services tailored to your characteristics (i.e. your preferences, interests and behaviours). We believe that our automated system will enable us to offer you rapid, personalized assistance.

When we share your information

Your personal information may be disclosed with your consent and as required or permitted by law. We may disclose your information to third parties, including contractors, service providers and their agents, as well as fraud prevention organizations, and allow them to access and use your information if their services are required for legal or business purposes. When we share your personal information with third parties, we require them to protect and handle it in accordance with our privacy practices and all applicable laws.

i) Outside of Canada

We may share your information with third parties who will process and store it outside of Canada. In such a case, your personal information will be subject to and may be disclosed in accordance with the laws of that country. However, your personal information will only be disclosed, transferred, processed or stored outside of the country when it is determined that it will receive an adequate level of legal and technical protection.

ii) Affiliates

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We may share your personal information with our current or future affiliates, including our subsidiaries, joint ventures or other companies under common control. In these situations, we will require our affiliates to comply with this Privacy Policy.

iii) Business transactions

If we enter discussions about a merger, acquisition or sale of assets with a third party, we may disclose your personal information to them in order to evaluate or complete the business transaction. If your personal information becomes subject to new privacy practices as a result of a business transaction, we will notify you.

vi. Research and development or production of statistics

We may disclose your personal information, including demographic data, for study, research or statistical purposes. In such cases, these third parties are not authorized to use, communicate or publish the personal information we provide in a form allowing you to be identified.

Finally, we may disclose your information **(v)** to comply with any law, process or legal request or **(vi)** in an emergency to protect your safety.

How to access and correct your information

You have the right to request correction of the personal information we hold about you. You also have the right to access your personal information under our control, subject to any legal restrictions or right of refusal. However, to the extent permitted by law, we reserve the right to charge a reasonable fee for photocopying and sending the information contained in your file. Please note that your ability to exercise these rights will depend on a number of factors and that, in certain situations, we may not be able to accommodate your request. If you wish to request access to or correction of your personal information, please contact our Privacy Office.

How to withdraw your consent

You may withdraw your consent to the collection, use and disclosure of your personal information at any time, subject to certain limitations. However, if you do so, we may not be able to provide you with our insurance products and services or offer you our best rate for your insurance policy. You may also withdraw your consent to the collection, use and disclosure of your personal information for marketing purposes. If you wish to withdraw your consent, please contact our Privacy Office.

Retention and destruction of your personal information

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Our policies set out the rules for the retention and destruction of personal information. As a general rule, we retain information as long as it is reasonable to do so for legal or business purposes. Depending on the type of personal information we collect, the use and purpose of that information, and any legal requirements, we may be required to retain your personal information for a specific period of time.

Our responsibilities to protect your personal information

As part of our commitment to protecting your privacy, we have established privacy policies that describe the obligations of our employees when handling your personal information. All employees must obtain the necessary consents from you when collecting, using and/or disclosing your personal information, in accordance with the law. In addition, they can only access your information if they need it to perform their duties.

The role of the agency's management in protecting your personal information includes ensuring compliance with appropriate retention and destruction guidelines and maintaining a reporting process with our Privacy Office.

Do you have any questions or concerns? We want to know.

If you have any questions, concerns or complaints about this Privacy Policy or our privacy practices, please contact Cautionnement Expert representative:

Steve Martin, Principal Vice-President – Ellipse Insurance

E-mail: smartin@ellipse.ca

Address: 6405 Christophe-Pélissier Street
Trois-Rivières (Quebec) G9A 5C9

Our representative will work with you to obtain all relevant information, carefully consider your questions, concerns or complaints and provide you with a clear response.

If you have a concern that we cannot resolve, you have the right to contact your Privacy Commissioner. Cautionnement Expert and Ellipse Insurance will provide you with this contact information on request.

We may update this Privacy Policy from time to time, so please check back often. We encourage you to review it regularly. If we update it, we will post the most recent version on this website.

Effective date: December 2024.