

# Privacy Policy

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

## What information we collect and how we do it

The information we collect depends on you. They vary 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 choose. We collect and process personal information about you with your consent and/or as necessary to provide our services and products, comply with our contractual and legal obligations, protect the security of our customers and systems or for others legitimate interests. For example, we may collect information contained in a witness statement as necessary to evaluate, 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 necessary information for certain products or features, they may not be available to you or may not function properly.

### **i. 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 make 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 license number, description of your vehicle or property, loan or mortgage information and your 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 disclose it to us. We may collect your personal information from third parties who may provide information about you and your insured vehicle or your insured property, or provide services to you and your insured vehicle or your insured property. These third parties may include, among others, insurance agents and brokers, government agencies, consumer reporting agencies and claims adjusters. The information we collect about you from third parties may include your driving record and claims history.

### **iii. Calls, chat sessions and other communications**

We may record calls, chat sessions and other communications you may have with us in order to ensure the quality of our customer service, to confirm our discussions and your instructions, to resolve a complaint or to for training purposes for our staff. If you do not want your communications with us recorded, you can do business with us by visiting one of our offices, notifying us by mail or sending us an email.

#### **iv. Cookies, web beacons and other technologies**

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

#### **v. Your consent for others**

We may ask you for information about other people covered by your insurance (for example, named drivers). When you provide us with information about another person, we expect you to ask them for permission to do so and to consent on their behalf to this Privacy Policy.

### **Why we collect, use and disclose information**

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

- a) serve you better and communicate with you effectively;
- b) verify your identity and ownership;
- c) establish, manage and offer products or services that meet your needs;
- d) determine your eligibility or which products or services are best for your situation;
- e) manage, evaluate and underwrite insurance risks;
- f) determine rates, fees and premiums;
- g) promote and market the products and services that we offer or that are offered by our affiliates, or our partners or strategic allies. These partners may include, for example, insurance companies, brokers, claims adjusters and other intermediaries;
- h) do market research;
- i) recognize and create advertisements relevant to you on third-party websites and applications;
- j) check insurance industry databases, add information and compile statistics;
- k) report to regulators or industry entities in accordance with prudent insurance practices and regulatory requirements of the insurance industry, including claims history;
- l) detect, prevent and contain fraud and unauthorized or illegal activities;
- m) comply with all applicable laws and satisfy the requirements of tax authorities;

- n) share your information with external service providers for external processing purposes such as data processing or payments;
  - o) conduct research and development activities to design, operate, improve and administer the products and services we offer;
  - p) 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 quoting tool or our auto insurance telematics program. Our products and services may use technologies that process the information you provide to us in order to provide you with personalized insurance services tailored to your characteristics (i.e. your preferences, interests and behaviors). . The use of our automated system, we are convinced, will allow us to offer you rapid and individualized assistance.

## When we share your information

Your personal information may be disclosed with your consent and as required or permitted by law. We may share your information with third parties, including contractors, service providers and their agents, and fraud prevention organizations, and allow them to access and use your information if their services are necessary for legal or business purposes. When we disclose your personal information to third parties, we require them to protect and treat 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 the laws of that country and may be disclosed in accordance with its laws. However, your personal information will only be communicated, transferred, processed or stored outside the country when it is determined that this information will benefit from an adequate level of legal and technical protection..

### **ii) Affiliated companies**

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) Commercial operations**

If we enter into 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 is subject to new privacy practices as a result of a commercial transaction, we will notify you.

#### **iv) Research and development or production of statistics**

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

Finally, we may disclose your information (v) to comply with laws, procedures or legal requests made under law 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 mailing the information contained in your file. Please note that your ability to exercise these rights will depend on a number of factors and, in certain situations, we may not be able to accept 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 restrictions. However, if you withdraw it, 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 can 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**

Our policies establish the rules for retaining and destroying personal information. Generally, 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 for protecting your personal information**

As part of our commitment to protecting your privacy, we have implemented privacy policies that describe the obligations of our employees when handling your personal information. All employees must obtain 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 carry out their duties. The role of firm management in protecting

your personal information includes ensuring compliance with appropriate retention and destruction guidelines. and maintain a reporting process with our Privacy Office.

## Have questions or concerns? We want to know.

For any questions, concerns or complaints about this Privacy Policy or our practices in this regard, please contact the Cautionnement Expert representative:

Steve Martin, vice-président exécutif  
Courriel : [smartin@pma.ca](mailto:smartin@pma.ca)  
Adresse : 6405, rue Christophe-Pélissier  
Trois-Rivières (Québec) G9A 5C9

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

If you have a concern that we cannot address, you have the right to contact your Privacy Commissioner. Cautionnement Expert will provide you with these contact details upon request.

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

Effective date : october 2023.