

Wheatfield Insurance collects and uses personal information of clients and of clients' employees for the sole purpose of providing clients with products and services suited to their needs.

Wheatfield Insurance does not sell client personal information or lists to any third party.

The underlying principles of our Privacy Policy are:

Accountability

Wheatfield Insurance has a responsibility to protect the personal information it receives as part of providing products and services and as such, it has appointed a Privacy Officer to oversee this process.

Identifying Purposes

Wheatfield Insurance collects and uses personal information for various purposes, including:

- to establish and maintain communications with the client;
- to assess needs and offer products and services;
- to complete applications;
- to gather underwriting information;
- to obtain quotes of insurance;
- to bill for products and services;
- to obtain reports from credit agencies;
- to service and maintain client policies;
- to provide claims information;
- to comply with regulatory or legal requirements.

Should other purposes arise, they would be identified for the client while or before the information is collected or prior to use, unless required by law.

Consent

Consent will be obtained for either the collection, use or disclosure of personal information, except as permitted by law.

Limiting Information Collection

Wheatfield Insurance will not collect, use or disclose clients' personal information for purposes other than those identified, unless express consent to do so is obtained.

Limiting Use, Disclosure and Retention

The information collected by Wheatfield Insurance will be used and disclosed solely for the purpose for which it was originally collected or where it is required or permitted by law to do so.

Wheatfield Insurance will only retain personal information for as long as necessary to fulfill the purpose for which it was collected and/or to meet legal or contractual requirements.

Accuracy

Wheatfield Insurance will maintain as accurate, up-to-date and complete records as is required to fulfill the purpose for which the information was collected.

Safeguards

Wheatfield Insurance will protect the clients' personal information in a manner that is appropriate to the sensitivity of such information.

Transparency

Wheatfield Insurance will respond to clients' enquiries regarding BFL's Privacy Policy and the management of our clients' personal information.

Customer Access

Upon submission of a written request to our Privacy Officer, clients may obtain details on the personal information we have on file regarding them, and as required, could be provided access to this information. Clients can request that their personal information on file be amended for the sake of accuracy and, where appropriate, Wheatfield Insurance will do so.

Questioning Compliance

Customers having any question or enquiry regarding compliance with our Privacy Policy can contact our Privacy Officer.

CONSENT TO THE USE OF PERSONAL INFORMATION

Customer consent to Wheatfield Insurance to use or disclose their personal information shall be express.

Express consent may be given in oral form in person or over the phone, or in written form (signed consent form, signed application form, letter, e-mail, etc.).

Wheatfield Insurance **would consider your consent to the collection, use and disclosure to third parties such as insurers to be express, upon receiving personal information destined to allow us to provide you with a product or service.**

Entities providing Wheatfield Insurance with their employees' personal information have a responsibility to obtain prior consent from such employees.

Your consent is required in order to provide you with a product or service. Should you withdraw your consent, you understand that it may prevent us from providing you with the product or service you have requested.

Your consent can be withdrawn in writing at any time except in certain circumstances where Wheatfield Insurance is directed otherwise by law.

Unless you withdraw your consent, it is deemed to last for as long as is required by the purpose for which the information was collected, even if you cease to be a client of Wheatfield Insurance.

Personal Information includes the following:

- Name, address and telephone number;
- Date of birth, family and marital status;
- Credit rating and payments record;
- Prior insurance experience including claims history;
- Driver's licence number, vehicle identification number (VIN) and driving record;
- Banking and credit card information;
- Medical and health information;
- Employment and income information.

“Personal Information” does not include the name, title or business address or telephone number of an employee of an organization (information that would normally be found on a business card or publicly available directories or Web sites).