



Protecting your privacy



Protecting
your privacy
is important
to us.



ivari is committed to protecting customers' personal information.

This Privacy Policy describes how we collect, use, disclose and store personal information.

- The personal information we collect 2
- Why we need the information 2
- Third-Party collection and transfer
of your personal information 3
- Information may be located outside
of Canada 3
- Your consent to our collection, use
and disclosure of your information 4
- Protecting your personal information 4
- Your right to request access to your
personal information 5
- Accuracy of personal information 5
- The duration for keeping your
personal information 5
- Withdrawing your consent regarding
the receipt of product information 6
- How to contact us 6
- Changes to Privacy Policy 7

The personal information we collect

We only collect the information we need for the purposes of providing and servicing your insurance and financial products.

Personal information means information about an 'identifiable individual' and may include:

- Credit information
- Lifestyle information
- Marital status
- Date of birth
- Citizenship status
- Income
- Health information
- Net worth
- Gender
- Social insurance number
- Occupation
- Name and contact information

Why we need the information

We use your personal information to:

- Confirm your identity
- Determine your eligibility or need for insurance and/or financial products
- Determine and verify your creditworthiness for the financial and insurance products and services you request
- Administer and service the insurance and/or financial products we provide
- Meet regulatory and contractual requirements relating to the services and products provided to you.

If you have provided your consent, we may use your personal information to provide you with information about us and the products and services we offer. If you wish to withdraw your consent for this purpose, or if you have not provided your consent and are interested in receiving such product and service information, advise us by phone at:

1-866-447-7390 (English – *ivari*)

1-866-880-6075 (French – *ivari*)

Or, by mail at:

Privacy Office

500-5000 Yonge Street

Toronto, ON M2N 7J8

Third-Party collection and transfer of personal information

We may collect your personal information from, and transfer your personal information to, third-party service providers such as our affiliates, the Medical Information Bureau, reinsurers, doctors, advisors or data processors for the purposes of assisting us in evaluating risks for life insurance (underwriting), investigations, servicing and administration, and claims. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this Privacy Policy and our privacy practices.

We do not sell your personal information.

Information may be located outside of Canada

We, our outside suppliers and other third parties to whom we disclose information under this Privacy Policy may perform activities outside of Canada. As a result, your information may be used, stored or accessed in other countries and may be subject to the laws of those countries. For example, information may be disclosed in response to the demands or requests from government authorities, courts, or law enforcement in other countries.

Your consent for us to collect, use and disclose your information

Your consent is required for the collection, use and disclosure of your personal information, except as when required by law. Consent may be oral or written, expressed (e.g. providing your personal information on an application form) or implied (e.g. not withdrawing your consent to a certain use of your personal information when given the opportunity to do so.) Your authorized representative may give consent on your behalf.

You can withdraw your consent for us to collect, use and disclose your personal information any time, subject to legal and contractual restrictions and reasonable notice.

Protecting your personal information

We are responsible for all personal information under our control.

We maintain a file of your personal information. Depending on your relationship with us and where you live, your file may be kept at our head office at 5000 Yonge Street in Toronto or at one of our regional offices. Our employees, the advisors who sell our products, our business partners and authorized service providers are required to protect the confidentiality of your personal information.

Note: Only those employees, advisors, business partners and authorized service providers who need your personal information to do their job are given access to your personal information.

We have developed physical, electronic and procedural safeguards intended to protect your personal information against loss, theft, unauthorized disclosure, copying and unauthorized use or modification. However, we are not responsible for the privacy practices and policies of companies or organizations who may obtain personal information independently of any relationship they may have with us. We are also not responsible for the privacy practices and policies of companies or organizations to which we provide links on our websites. Please review the privacy policies of these companies and organizations before providing your personal information to them.

Your right to request access to your personal information

You have the right to know:

- If we hold any personal information about you.
However, if we have any sensitive medical information about you from a third party, we will only release this information through your physician.
- How we have used and are using any personal information about you.
- To whom we have disclosed any personal information about you.

You can write to us if you want to access the personal information we have about you. In some situations, you may not be able to access all of your personal information. For example, we may not be able to disclose information if it would reveal personal information about another party or would reveal confidential commercial information.

Accuracy of personal information

We will try to ensure that the personal information collected and used is accurate and, where necessary, updated. You have the right to request correction of any inaccurate or incomplete information about you in our possession.

The duration for keeping your personal information

Your personal information will only be kept as long as it is needed or as required by law. The length of time that we keep your personal information will depend upon the product or service that we provide to you and the nature of the information.

Withdrawing your consent regarding the receipt of product information

If you do not want your personal information to be used for marketing or promotional purposes, please:

- i. Follow the procedures, where available, indicated at the point of collection to “opt out” so that your personal information is not collected or used or disclosed for those purposes; or,
- ii. Where an opt-out is not offered, let your advisor know that you wish to opt out. If you have provided your consent for this purpose and wish to withdraw your consent at a later time, write to us at:

500-5000 Yonge Street, Toronto, ON M2N 7J8

or call us at

1-866-447-7390 (English – *ivari*) or

1-866-880-6075 (French – *ivari*)

Note: Your withdrawal of consent may be subject to reasonable notice.

How to contact us

To access, update or correct any of your personal information or if you have a privacy-related question, concern or comment, please contact our Privacy Officer at:

Privacy Office

500-5000 Yonge Street

Toronto, ON M2N 7J8

1-866-447-7390 (English – *ivari*)

1-866-880-6075 (French – *ivari*)

Changes to Privacy Policy

We may review and amend this Privacy Policy without notice. Please review the Privacy Policy periodically to ensure that you are aware of our current information management practices. If you continue to provide personal information after we have changed our Privacy Policy, we will assume that you have accepted these changes.

About us

With a national network of thousands of independent advisors, *ivari* provides a full range of insurance products designed to help Canadians and their families make the right choice for their protection needs. The people, products and service that make up *ivari* have stood the test of time and have been around for over 80 years in the Canadian marketplace. Now owned by Wilton Re, we are starting a fresh, new conversation about insurance.

Wilton Re is a life (re)insurance company specializing in the acquisition and management of life and annuity businesses as well as with assisting companies with product development, underwriting and new business strategies designed to serve the middle market.

For more information visit us at ivari.ca.



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