

The Co-operators is committed to protecting the privacy, confidentiality, accuracy and security of the personal information it collects, uses, retains and discloses in the course of conducting business.



## Building Relationships with You

To build a lasting relationship with you, and to provide you with requested products, services and advice, we require specific information. The information we gather about you varies, depending on your desired product or service. We define “personal information” as information – oral, electronic or written – about an identifiable individual, including (but not limited to):

- **name, address and telephone number**
- **age, gender, family and marital status**
- **driving record**
- **previous insurance and claims experience**
- **medical and health information**
- **employment information**
- **banking information, credit rating, payment records**
- **identification numbers**
- **assets and liabilities**

## Using Your Personal Information

As part of our relationship with you, our group of companies may collect, use and disclose your personal information to:

- **identify you**
- **understand your needs**
- **confirm your application information and**

assess your eligibility for products and services

- **provide you with ongoing services, establish and maintain communication, and to respond to your inquiries**
- **investigate and settle your claims, and determine your eligibility for benefits**
- **offer complementary products and services, and provide information that may be of interest to you**
- **promote complementary products or services to you from business partners with whom we have formed an association**
- **meet regulatory requirements**

We may collect, use and disclose your information with our group of companies, your agent, broker, plan administrator, sales representative, other insurers, insurance reporting agencies, credit bureaus and/or any other person, corporation, firm, or enterprise (example: the Motor Vehicle Licensing Bureau). This would **only** be done as reasonably required for the purposes stated above.

Before using your information for any purpose other than those listed above, we will explain the purpose and obtain your consent. We do not sell client lists, nor do we collect, use or disclose your personal information without your consent, except where authorized by law. We do not share your health information without your express consent.

## Your Rights

You have the right to access your personal information

and request changes if required. It is your legal right to choose not to provide us with some or all of your personal information, or to deny us the use or disclosure of your information for certain purposes. Should you exercise this right, we will not unreasonably withhold requested products or services; however, certain information must be provided in order to supply the requested products or services.

By providing your consent for us to collect, use and disclose your personal information, we can better provide you with personalized services and products, information and counsel. This may include – but is not limited to – special product offers, contests, community events, and new discounts, coverages, products and services.



**A Better Place For You™**

Maintaining the security of your personal information is a top priority. Only authorized personnel have access to your information, and our systems and procedures are designed to prevent the loss, misuse, unauthorized access, disclosure, alteration, or destruction of your information. Our commitment to security is emphasized in our Code of Ethics and extends to the contracts and agreements that we sign with external suppliers and service providers. We retain your information only for as long as required by the purposes for which it was collected and/or any legal or regulatory requirements.



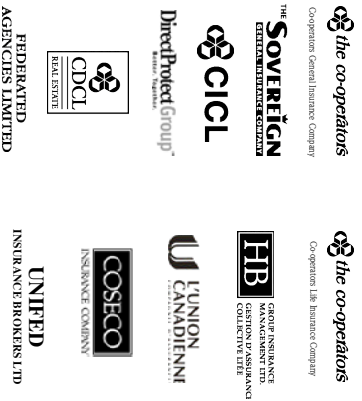
## Privacy Questions, Comments or Requests?

If you would prefer that we not use your information as set out in this brochure – or if you have a question, comment or other request pertaining to privacy – you may contact your agent or:

**The Co-operators Privacy Officer**  
**Priority Square**  
**Guelph, ON N1H 6P8**  
**T: 1-888-887-7773**  
**E: [privacy@cooperators.ca](mailto:privacy@cooperators.ca)**  
(Please include the company you deal with, in your inquiry).

## Our Group of Companies

The Co-operators group of companies includes:



For more information about The Co-operators  
 please visit our Web site at [www.cooperators.ca](http://www.cooperators.ca).

## We intend to be where Canadians are, with products Canadians need, when they need them, however they wish to buy them.

For over 55 years, The Co-operators group of companies has provided quality insurance coverage. Today, we insure over two million Canadians. We are the largest Canadian-owned, multi-product insurer because our products and services – and the way in which we deliver them – continue to evolve to meet the needs of our clients. Our coast-to-coast distribution system and strong co-operative roots make us a true homegrown champion.

When you insure with The Co-operators, you receive dependable insurance for your auto, home, life, group, business, farm and travel – and investment funds – that are backed by expertise and experience. As members of Imagine, an initiative of the Canadian Centre for Philanthropy, we find new ways to support the voluntary organizations and networks at the core of our communities. And that's the same dedication we bring to each of our clients. With over 700 dedicated outlets, three call centres, Internet access and 900 independent brokers across Canada – we've got you covered.



CC: MMG 109 (02/04)

Visit our Web site at [www.cooperators.ca](http://www.cooperators.ca)

# The Co-operators and Your Privacy