

PERSONAL INFORMATION PRIVACY POLICY

At Northstar Marine insurance Inc., our commitment is to provide customer service and to offer a variety of quality insurance products and markets to meet our client's needs. We value your business and thank you for your continued support.

As a client, you trust us with your Personal Information. We value that trust. We remain committed to protecting the privacy and confidentiality of your Personal Information that you share when doing business with us. Personal Information is collected, used and disclosed to provide you with insurance coverage as related to our products and services. We accept your consent to obtain and use such information in an appropriate manner.

IDENTIFYING PURPOSES

- To establish and maintain communications
- To offer quotes for insurance coverages
- To assess customers' needs and risks to facilitate the appropriate coverages and policies
- To complete and submit insurance applications containing the insurers required data to obtain insurance coverage and process the policy
- To submit insurance claims. To detect, investigate and prevent fraud or other illegal activities
- Determining and assisting clients in payment of fees and premiums
- Dealing with authorized 3rd parties – lessors, lienholders, banks, dealers, mortgagees, lawyers, insurers, government agencies, brokers
- To analyze business results and statistics
- To comply with the law, Privacy Act or requests of enforcements agencies and other regulators

CONSENT

Your knowledge and consent of Northstar Marine Insurance Inc. collection, use and disclosure of Personal Information is important. We rely on your following actions as indications of your consent to our existing and future Personal Information practices:

- Your voluntary provision of Personal Information directly to our brokerage for the purpose of acquiring and maintaining insurance coverage
- Your express consent or acknowledgement contained within a verbal (expressed or implied), written or electronic process
- Your consent for a specified purpose
- Your receipt of this Privacy Policy. Or until you notify our brokerage of a withdrawal of this consent
- Your consent given through an authorized representative such as a legal guardian, holder or power of attorney. Subject to certain legal or contractual restrictions, you may withdraw this consent at any time. You will be informed of the consequences of withdrawing consent. Please be aware in some cases withdrawing consent may prevent us from providing you with insurance coverage or other requested products or services. If you wish to withdraw your consent, please call the Privacy Officer at 705 -719-7919, 1-866- 717-9295. You may be directed to send your requests in writing.

PROTECTIONS / SAFEGUARDS

- Personal Information is to be protected and confidential. It is only to be used or disclosed for the intended Identified Purpose for which it is collected. It is to be accurate, complete and up to date. This expectation is clearly committed.
- Northstar Marine Insurance Inc. will protect your Personal Information by security safeguards appropriate to sensitivity, appropriate storage and staff training. Safeguards may vary depending on the sensitivity and formats of the Personal Information. Northstar Marine Insurance Inc. is responsible for all Personal Information under its control and has a designated Privacy officer who is accountable to the director of the brokerage and compliance with the Privacy Policy. If you have any questions, please call us at 705-719-7919 or 1-866-717-9295. You may be directed to send us certain requests in writing.

LIMITING COLLECTION AND RETENTION OF INFORMATION

If we require for any purpose, new Personal Information, you will be notified of the purpose. And subject to your consent, the new purpose will be an Identified Purpose.

We retain Personal Information only as long as necessary for fulfillment of the Identified Purpose.

CHALLENGING COMPLIANCE

If you have any further questions, or if you require additional information, you may contact the Office of the Privacy Commissioner of Canada at 1-800-282-1376.