

## **Privacy Policy**

Waypoint Insurance Services is committed to protecting your privacy and safeguarding the personal information you provide to us. Our Privacy Policy, which complies with all federal and provincial laws is described below.

### **Why do we collect Personal Information?**

**“Personal Information”** means information about an identifiable individual. We collect and retain information about our customers for the purposes of:

1. Promoting, offering, quoting and selling insurance products;
2. Processing and administering our customer’s insurance policies;
3. Assessing and evaluating claims;
4. Analyzing risk and business results;
4. Preventing fraud;
5. Contacting you; and
6. As required or authorized by law.

If we require your Personal Information for any other purpose than as identified in our Privacy Policy, we will seek your consent before using it. By providing your Personal Information to us, you are providing your consent for us to collect, use and disclose your Personal Information as described in this policy.

### **How and When is Consent Obtained to Collect, Use and Disclose Personal Information?**

Your knowledge and consent are required for the collection, use or disclosure of your Personal Information unless such consent is not required under the applicable privacy law. Usually Personal Information is collected from you through application forms, over the phone, or the use of our website.

While you may provide express consent in some circumstances, you should also understand that providing Waypoint with your Personal Information, including through the use of our website, constitutes your consent to the collection, use and disclosure of your personal information as described in this Privacy Policy.

### **How is Personal Information Protected?**

We do not sell personal information to anyone. All employees, independent brokers, agents, suppliers, and business partners whom are granted access to customer Personal Information understand the importance of keeping this information confidential. They are clearly advised they are to use the information only for the purposes intended. We also use physical and systems safeguards, along with proper processes, to protect customer information from unauthorized access or use.

## **Limiting Collection of Personal Information**

We only collect the information that we reasonably require to deliver products or services and information to you.

## **Safeguards**

We protect your personal information by using safeguards that are appropriate to the sensitivity of the information. Each of our employees is responsible for maintaining the confidentiality of all personal information to which they have access. We keep our employees informed about our policies and the importance of protecting personal information. Additionally, while we may collaborate with partners and third parties to provide products and services, our partners only have access to the personal information required to provide their services. Where third parties are used, contractual measures are put in place to ensure the protection of personal information. We also have strict procedures in place for the destruction, deletion, and disposal of personal information, where appropriate.

## **Website Specific Information**

This Privacy Policy applies to Waypoint's collection, use and disclosure of your Personal Information regardless of the way in which Waypoint obtains that personal information. However, there are specific issues that arise when you use our website, <https://waypointinsurance.ca> (the "Site") that you should be aware of. Use of the Site constitutes your acceptance of this Privacy Policy and the explanation below about how your personal information may be used:

- When you visit the Site your IP address may be tracked by Waypoint;
- Waypoint may use "cookies" in order to track users of the Site (a cookie is a file sent by a website and stored on your computer);
- Waypoint may also use cookies to track hits on the Site to help Waypoint provide you with information that may be useful to you to personalize future visits to the Site;
- Waypoint may use information about the use of its Site for statistical and survey purposes to improve our Site;
- If you provide personal information through the Site it may be used and disclosed by Waypoint as described in this Privacy Policy;
- We may also use standard web server log files, to help us count visitors, improve our Site and evaluate our site's technical capacity.

The Site contains links to other, third party sites. Once you link to another site, you are subject to the privacy and security policies of the new site. We encourage you to read the privacy policy of any site that you visit, particularly if you provide personal information through that other site.

### **Can I Opt Out?**

You have the right to withdraw your consent to our use of Personal Information at any time, but doing so can prevent us from providing you with the products, services, or information requested or offered.

### **Who Can I Talk To?**

Please contact our Privacy Officer who would be pleased to answer any questions you may have with respect to our Privacy Statement. You may reach our Privacy Officer, Cheryl Edmunson, by email at [cedmunson@waypointinsurance.ca](mailto:cedmunson@waypointinsurance.ca), by phone at 250-338-3355, ext. 215, or by mail at #301, 841 Cliffe Avenue, Courtenay, BC V9N 2J8.