

Crosbie Job Insurance Ltd. Privacy Policy

Crosbie Job Insurance Ltd. is committed to protecting your privacy and the confidentiality of your personal information. Any personally identifiable information about a customer is considered personal information and will be treated in accordance with this Privacy Policy.

Why do we collect Personal Information?

Crosbie Job Insurance Ltd. collects, uses and discloses Personal Information for the following purposes:

- Offering and providing insurance and related products and services to you;
- Establishing and maintaining communications with you;
- Verifying your identity and the accuracy of your Personal Information with government agencies, industry associations or insurance companies;
- Analyzing, assessing and underwriting insurance risks on a prudent basis;
- Determining and facilitating your payment of fees and insurance premiums;
- Investigating and paying claims;
- Detecting and preventing fraud or other illegal activities;
- Compiling statistics; and
- Complying with the law or requests of law enforcement agencies or regulators.

Consent

Your consent can be express or implied. Express consent can be verbal or written. Implied consent exists when we can reasonably conclude that you've given consent by some action you've taken or when you decide not to take action. We rely on the following actions by you as indications of your consent :

- Your consent through the voluntary provision of personal information directly to Crosbie Job Insurance Ltd. for the purpose of obtaining an insurance quote;
- Your consent of acknowledgment contained in a written, verbal or electronic application process;
- Your consent as solicited by Crosbie Job Insurance Ltd. or our agent for a specified purpose;
- Your consent given by your authorized representative (legal guardian, agent /holder of a power of attorney)

You may withdraw this consent at any time. Crosbie Job Insurance Ltd. will inform you of the consequences of withdrawing your consent. Such withdrawal may mean that we can no longer provide you with insurance coverage.

Limiting collection and retention of personal information

Crosbie Job Insurance Ltd. only collects, uses or discloses personal information that is necessary for the purposes identified or required by law. Crosbie Job Insurance Ltd. will only collect personal information by fair and lawful means. We will retain personal information only as long necessary for the fulfillment of the identified purpose.

Accuracy

Crosbie Job Insurance Ltd. will maintain your personal information as accurate, complete & up-to-date as possible. If you identify inaccuracies in your personal information contact your customer service representative. You may request (at anytime) a copy of the personal information. A nominal fee may be required to cover costs such as photocopying etc. A request for a copy of your personal information must be made in writing.

How to contact us

If you have questions or concerns about your privacy; your customer service representative will be pleased to help. If you still have unresolved concerns you may write to our Privacy Compliance Officer as follows:

By Mail: Crosbie Job Insurance Ltd.
PO Box 13065, Strn. "A"
St. John's, NL, A1B 3V8
Phone: 709-726-5414 Fax:: 709-739-7540
Email: Insurance@crosbiejob.com
Attention: Privacy Compliance Officer