

Privacy Policy



GROUPE OSTIGUY & GENDRON

Cabinet en assurance de dommages et cabinet de services financiers
Firm in damage insurance and financial services firm
Cautionnements - Bonds

Privacy Policy

PERSONAL INFORMATION

"Personal Information" means any information collected or received about an identifiable individual or any information that, when used alone or in combination with other information, can lead to the identification of an individual. Personal Information includes, but is not limited to, the following:

- Name, address, and phone number;
- Date of birth, marital status, and marital history.
- Credit score and payment history.
- Social insurance number (SIN);
- Prior insurance experience, including claims history;
- Driver's license number, vehicle identification number (VIN), and driving record;
- Banking information and credit card details;
- Medical information;
- Employment and income information.

Personal Information does not include professional contact details found on an employee's business card or in publicly accessible directories or websites, such as their title, address, phone number, and professional email address.

PURPOSES OF PERSONAL INFORMATION COLLECTION

The collection of Personal Information is essential for our ability to provide insurance products and services that best meet our clients' needs. We limit the collection and disclosure of Personal Information to insurers or our service providers to what is necessary to provide clients with the requested products or for other reasons for which they have given their consent.

We collect, use, and disclose Personal Information for various purposes, including:

- Establishing and maintaining communication with our clients;
- Assessing needs and offering insurance-related products and services;

- Evaluating eligibility for coverage or benefits;
- Processing applications and making proposals;
- Gathering information for pricing;
- Obtaining insurance quotes;
- Billing for products and services;
- Processing transactions through data processing service providers;
- Facilitating payment through payment processing systems;
- Obtaining reports from credit agencies;
- Servicing and maintaining our clients' policies;
- Providing information about your claims;
- Detecting and preventing fraud, suspicious claims, or any other illegal activities;
- Complying with regulatory and legal requirements.

If other purposes arise, and to the extent permitted by law, the client will be informed during or before the collection of Personal Information or before its use or disclosure.

CONSENT

We will always obtain express consent from our clients to collect, use, or disclose their Personal Information. Consent can be given orally in person or by phone, or in writing (consent form, application form, letter, email, etc.).

We consider your consent to the collection, use, and disclosure to third parties such as insurers to be expressly given when you provide us with Personal Information intended to allow us to provide you with a product or service. Entities that provide us with Personal Information about their employees are responsible for obtaining their prior consent.

HOW TO WITHDRAW YOUR CONSENT

Subject to certain legal or contractual restrictions, you may withdraw your consent at any time by submitting a written request. In some cases, the refusal to provide certain Personal Information or the withdrawal of your consent may prevent us from obtaining insurance coverage or other products, services, or information. Unless you withdraw your consent, it will be considered valid for the time required to achieve the purposes for which your information was collected, even if you cease to be a client.

LIMITS ON COLLECTION, USE, AND DISCLOSURE

We limit the collection, use, and disclosure of your Personal Information to what is necessary to provide the requested insurance services or other purposes for which you have given us your consent or as permitted or authorized by law. Personal Information provided by our clients is only accessible to authorized individuals and only to the extent necessary to carry out their duties. We do not share, sell, trade, lend, or otherwise disclose your Personal Information to third parties.

ACCURACY

We make every effort to ensure that the Personal Information kept in our client records is as accurate and complete as necessary to achieve the purposes for which the information was collected. If you find inaccuracies in your Personal Information, you must notify us in writing, and we will make immediate changes and ensure they are transmitted to insurers to whom we have disclosed the information in the year preceding the date of the change.

SECURITY MEASURES

We maintain strict security standards and procedures to protect all Personal Information under our control against unauthorized access and use. This includes physical measures such as limiting access to our premises, using secure shredding services, maintaining strict controls to limit and monitor employee access to our computer system, and educating employees on the importance of confidentiality through internal procedures and training programs. We also use technological measures such as encryption, passwords, firewalls, and other data protection mechanisms to safeguard Personal Information under our control.

ACCESSIBILITY

You have the right to access your Personal Information held in our client records or to review it by submitting a written request for this purpose. Upon receiving a written request, we will inform you if we hold Personal Information about you and provide access to your Personal Information within a reasonable time. Normally, we respond to access requests within thirty (30) days. We may charge nominal access fees depending on the nature of your request, and we will inform you of the fees before processing your request.

Please note that in certain circumstances, we may not be able to grant access to your Personal Information if it contains references to Personal Information about a third party or information protected by legal privilege, owned by our company, or that cannot be disclosed for other legal reasons.

QUESTIONS AND CONCERNS

If you have any questions or concerns about your Personal Information or this Privacy Policy, you can contact our Privacy Officer at the contact information below:

Jean Philippe Martineau, President and Chief Executive Officer

Email: vieprivee@ostiguygendron.com

Address : 101-2905 Place Louis-R.-Renaud, Laval (QC) H7V 0A3

Tel : 450-662-2210