AVIVA

Our Privacy Policy and Commitment to Protecting Your Privacy
We value your business and thank you for your confidence in choosing our company as your insurer. As our policyholder, you trust us with your personal information. We respect that trust and want you to be aware of our commitment to protect the information you share in the course of doing business with us.

How We Collect, Use and Disclose Your Information
When you request insurance from us, you share personal information so that we may provide you with products and services that best meet your needs. We assume your consent for our company and member companies, to collect, use, and disclose this information in an appropriate manner in order to:

- Communicate with you.
- Assess your application for insurance including underwriting and pricing your policies.
- Verify your information with government agencies, brokers, agents, insurers, other insurance reporting agencies and credit bureaus.
- Evaluate claims.
- Detect and prevent fraud.
- Analyze business results, compile statistics and conduct marketing and underwriting research and modeling
- Act as required or authorized by law.

We issue an insurance policy with the understanding that, in addition to providing your consent, you have obtained the consent from all persons named in your insurance policy for the collection, use and disclosure of their personal information, for the purposes outlined above. If this is not the case, it is important that you advise us immediately.

What We Will NOT do with Your Information
We **do not** sell customer information to anyone. Nor do we share customer information with organizations outside of our member companies that would use it to contact you about their own products or services.

We Strive to Protect Your Personal Information
All employees, independent brokers, agents, suppliers, and others as permitted by the criteria outlined above, who are granted access to customer records understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended. This expectation is clearly communicated.

We've also established physical and systems safeguards, along with the proper processes, to protect customer information from unauthorized access or use.

Your Privacy Choices
You may withdraw your implied consent at any time (subject to legal or contractual obligation and on providing us reasonable notice) by contacting our Privacy Officer. Please be aware that withdrawing your consent may prevent us from providing you with the requested product or service.

We may occasionally use your personal information to tell you or your broker about property and automobile services or products that we believe may be of interest to you. If you would rather not receive this type of communication, please let us know through our Privacy Officer.

If You Need More Information

For more information about our privacy policy and procedures, our member companies, or to obtain any updates, please visit our website at www.avivacanada.com, or contact our Privacy Officer, Ron Savoie, at:

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Aviva Canada Inc. insurance companies:

- Aviva Insurance Company of Canada
- Traders General Insurance Company
- Scottish & York Insurance Co. Limited
- S&Y Insurance Company
- Elite Insurance Company
- Pilot Insurance Company

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