



## **Privacy Statement**

### **Collection and use of personal information**

Last amended November 2015

Sonnet Insurance Company is committed to protecting your personal information. "*Personal information*" generally means information about an identifiable individual.

By using this Sonnet website (the "site"), or by choosing to submit personal information to Sonnet, you signify your consent to all of the terms of this Privacy Statement. If you do not agree with any terms of this Privacy Statement, please do not use this site or submit any personal information to Sonnet.

Sonnet reserves the right to modify this Privacy Statement at any time. We will reflect any such modifications to this Privacy Statement on our site and will indicate at the top of this page the date this Privacy Statement was last amended. Your continued access to and/or use of the site after any such changes constitutes your acceptance of, and agreement to this Privacy Statement, as revised. Please periodically review this Privacy Statement so that you know what personal information we collect, how we use it, and with whom we may share it.

#### **We may collect your personal information from:**

- you,
- third parties, insurance industry databases, consumer credit reporting agencies, governmental authorities, investigation organizations and regulatory organizations,
- from such other parties for whom you have provided your consent, and
- such other sources as may be permitted or required by law.



### **What personal information we may collect:**

- your first and last name, contact information, such as your address, telephone number, or postal code, your e-mail address;
- information regarding your claim history, property, or insurance profile;
- information regarding the property you wish to insure or to seek a quote in respect of, including without limitation information regarding your use of such property,
- with your consent, or when permitted by the applicable law, or necessary for a particular product or service, health or medical information;
- if you choose to make a purchase, your payment information; and
- any other personal information that you voluntarily choose to submit to us.

### **We may use your personal information for the following purposes (the "Purposes"):**

- to help us better understand your insurance and service needs,
- to provide you with a quote for insurance or other products or services,
- to enable us to process your applications for insurance,
- to enable us to process, investigate, and administer claims, and assess and settle losses in the event of a claim,
- to allow us to operate our site in accordance with its terms and conditions,
- to respond to your questions or inquiries,
- to ensure proper billing, and to service your policies and accounts,
- to allow us, in conjunction with other factors, to establish the risk and premium associated with your insurance policy,



- to verify the information you provide when you buy your insurance, or at the time of the claim,
- to analyze your activities to help us serve you as a customer and to help us improve our business and/or our site,
- to protect our interests, including to detect, prevent and prosecute fraud,
- for such other purposes for which you have provided your consent, and
- as otherwise permitted or required by law.

**We may provide your personal information to:**

- operators of insurance industry databases and credit and consumer reporting agencies for the purpose of verifying the application information you submit,
- independent insurance adjusters for the purpose of obtaining assistance in processing and administering your claims,
- governmental authorities, claims investigation service providers, medical organizations, other vendors, other insurance carriers, reinsurers and regulatory organizations for the purpose of assisting in the investigation and processing of claims,
- other persons for whom you have provided your consent, for the Purposes,
- to third party service providers that assist us with carrying out the Purposes,
- to any third party that we merge with or that acquires all or a portion of our business, including for due diligence should any such transaction be proposed, and
- as otherwise permitted or required by law.

We may also use, or disclose your Personal Information to third parties, if we have reason to believe that using or disclosing such information is necessary to: (i) conduct investigations of possible breaches of law; (ii) identify, contact, or bring legal action against someone who may be violating an agreement they have with



us; (iii) investigate security breaches or cooperate with government authorities pursuant to a legal matter; or (iv) to protect our rights, safety or property.

## **Cookies and how Sonnet Collects information through technological means**

When you visit our site, Sonnet may collect information that is automatically sent to us by your web browser or your internet service provider. This information may include your numerical IP address. We may also collect other general information (such as the type of browser you use, which pages you view, and the files you request). We use this information to better understand how visitors use our site, and to improve our site to better meet your needs, and to aid us with customer support and fraud investigations.

We also may use third party advertisements placed by ad networks. Some of these advertisers and ad networks may use technology such as cookies and web beacons/pixel tags when they advertise, which may also send these advertisers and ad networks information which may include your IP address, your ISP, and the browser you used to visit our site. Sonnet, as well as some of these advertisers and ad networks also may use anonymous data, such as demographic data received from third parties, including Google Analytics, to assist in the delivery of advertisements to you. You may learn more about Google Analytics, including how to opt-out, by [clicking here](#).

The amount of information that is sent by your web browser depends on the browser and settings you use. Please refer to the instructions provided by your browser if you want to learn more about what information it sends to websites you visit, or how you may change or restrict this.

We may use a feature on your Internet browser called a "cookie" and/or other similar devices including web beacons and conversion pixels. Cookies are small files that your web browser places on your computer's hard drive. They are used for a



variety of reasons, such as tracking click streams, remembering information you have previously provided so you do not have to reenter it, and for load balancing. Information tracked through these mechanisms may include, but is not limited to: (i) your IP address; (ii) the type of web browser and operating system being used; and (iii) the pages of the site a user visits. By using cookies, we can deliver faster service, consistent, updated results, and a better experience on our site. Your browser gives you the option to reject cookies. However, setting your browser to reject cookies generally hinders the browser's performance and will adversely affect your experience while using our site.

### **Limited access and Protecting Personal Information**

The security of your Personal Information is important to us. We protect your Personal Information by maintaining physical, organizational and technological safeguards intended to help protect against unauthorized use, disclosure or access.

The file containing your personal information will be made available to the authorized employees, representatives, contractors or agents of Sonnet or of our service providers who need to access the information in connection with the Purposes. Although we have taken measures to help protect our site, computer systems and any Personal Information that we have collected from unauthorized use, access, disclosure, misuse, alteration or destruction, no security measures can provide absolute protection. We cannot ensure or warrant the security of any information you provide to us. All third parties that obtain Personal Information from us (e.g. service providers that perform functions on our behalf) are required to protect your confidentiality and Personal Information in a manner consistent with this Privacy Statement, and/or as required by law.

Your personal information may be stored or disclosed outside of Canada for the Purposes, and while such information is out of the country, it is subject to the laws of the country in which it is held, and may be subject to access by the governments, courts or law enforcement or regulatory agencies of such other country, pursuant to the laws of such country.



## **Accessing and correcting your Personal Information**

You have a right to request access to your Personal Information and to request a correction to it if you believe it is inaccurate. If you have submitted Personal Information to Sonnet and would like to have access to it, or if you would like to have it removed or corrected, please contact us using the contact information provided below. We may require you to confirm your identity before permitting you to access your Personal Information. We will use reasonable efforts to comply with your request; however, in some cases we may not be able to allow you to access certain Personal Information in certain circumstances, for example if it contains Personal Information of other persons, or for legal reasons. In such cases, we will provide you with a reasonable explanation of why it is not possible to grant access to your Personal Information.

## **Providing your consent**

By applying for insurance, continuing your business relationship with Sonnet, or by providing Sonnet with Personal Information, you provide your consent for the ongoing collection, use and disclosure of your Personal Information as described in this Privacy Statement. In most cases, you may withdraw your consent with reasonable notice to Sonnet; however, by doing so, Sonnet may no longer be able to meet your insurance needs. Your withdrawal of consent is also subject to your legal and contractual obligations.

## **Questions**

You have certain rights to access and rectify the information contained in the file held about you and in order to exercise these rights, or if you have any questions, comments or concerns about the collection, use and/or disclosure of your Personal Information, please contact our Privacy Officer at:

### **Sonnet Insurance Company**

Privacy Office

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1-844-766-6388