

## **Privacy Policy**

### **Privacy Statement**

Doing business with an insurance broker involves providing information about yourself, whether you are requesting a quote, purchasing a policy, revising your policy, or seeking advice. Insurance is to a great extent based on a foundation of trust between you, your insurance broker, and the insurance companies. We want you to know that you can always trust W.C. Burgess Insurance Services Ltd. to handle information responsibly.

At W.C. Burgess Insurance Services Ltd., we follow the Code of Conduct legislated under the Registered Insurance Brokers Act with respect to the use of your personal information. Information obtained during our professional relationship concerning your business and affairs is kept strictly confidential and released only if you authorize it, or the law requires it, or we need it to transact business on your behalf.

### **Web site Information**

We may gather and store data on our Web site users' activities. This is done on a collective rather than individual basis, so you can be certain that your specific activities are not "monitored."

Personally identifiable information is neither required nor stored for further use unless you enter information to submit to us for inquiries or servicing.

Like most Web sites, ours gathers information on web traffic and use. This information is used to determine problems with our servers, to manage the Web site and make it more user-friendly.

### **Use of your information**

Your information and the business you do with us is kept in strict confidence. Only authorized personnel have access to such information. Your information is not divulged unless you authorize its release, or the law requires it, or we must use it in transacting business with insurance companies on your behalf.

Your information will not be sold outside of W.C. Burgess Insurance Services Ltd. Our procedures and systems are designed to protect your information from error, loss, and unauthorized access. From time to time, we may contact you with respect to other products and services W.C. Burgess Insurance Services Ltd. provides.

The law may require us to disclose certain information about you to others without your specific authorization. There are also circumstances in which your consent to disclose information is deemed to have been given either expressly or implicitly. We might, for example, need to release your information:

- To insurance support organizations for the purpose of preventing or detecting fraudulent transactions
- To claim adjusters for the purpose of settling a claim
- To law enforcement or regulatory agencies

The above are only examples. Generally, such disclosures are made only rarely, or not at all. It is our practice to provide only as much information as is reasonably necessary to accomplish the intended purpose.

### ***False or Misleading Information***

If we are provided with false or misleading information, you may not receive proper advice, coverage, products, or service. False or misleading information may also result in certain coverage and policies being cancelled or voided and could result in a claim for coverage being denied.

### **If you have any concerns**

At W.C. Burgess Insurance Services Ltd., we pride ourselves on the level of individual service we provide for our clients. If you do have a concern or complaint, please contact us. We are committed to working with you to resolve concerns or complaints. In most cases, a situation is resolved simply by discussing it with us.

### **Terms and Conditions**

The materials and information on this site are provided “as is,” and without warranties of any kind, either expressed or implied.

### ***Laws and Regulations***

User access to and use of the site are subject to all applicable laws and regulations.

### ***Product Availability***

The products and services referred to on this Web site are currently offered only in Ontario, Canada.

### ***Content***

Information provided by W.C. Burgess Insurance Services Ltd. and other sources on this Web site is believed to have been accurate and reliable when placed on the site, but we cannot guarantee that it is accurate or complete or current at all times. The information on this Web site is for information purposes only and is not intended to provide financial, legal, accounting or tax advice and should not be relied upon in that regard.

### ***Software Quality***

W.C. Burgess Insurance Services Ltd. does not warrant that any information, software, or other material accessible through one of their web pages is free of viruses, worms, Trojan horses, or other harmful components.

### ***Hyperlinks***

W.C. Burgess Insurance Services Ltd. cannot guarantee that any hypertext links (hyperlinks) provided will be accurate at the time of your access. Any such hypertext link is entirely independent of W.C. Burgess Insurance Services Ltd. and shall not in any manner be construed as reflecting upon or indicating any affiliation with, or endorsement of, such site or entity or its respective products, services, or contributions to this Web site. We cannot and do not monitor the sites linked to our pages on the Internet. Accordingly, W.C. Burgess Insurance Services Ltd. assumes no responsibility for the content of any sites referenced by any hyperlink or otherwise. W.C. Burgess Insurance Services Ltd. believes that making a hyperlink available to publicly accessible web pages and news groups is legally permissible and consistent with the common, customary expectations of those who make use of the Internet.

### **Copyright and Trademarks**

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### ***Limitation of Liability***

W.C. Burgess Insurance Services Ltd. completely disclaims all liability, whether based in contract, tort, strict liability or otherwise, for the use of the information contained on this site by any user, including any losses, damages, lawsuits, claims, or expenses incurred because of using this information. Further, and without limiting the generality of the foregoing, in no event shall W.C. Burgess Insurance Services Ltd. be liable for any direct, indirect, incidental, consequential, or special damages arising out of the use of the information herein, or in any way connected with access to or use of the site, even if they have been advised of the possibility of such damages.

### ***Changes to Terms and Conditions***

W.C. Burgess Insurance Services Ltd. reserves the right to revise these Terms and Conditions at any time and users are deemed to be informed of and bound by any changes to these Terms and Conditions.

### ***Violations of Terms and Conditions***

W.C. Burgess Insurance Services Ltd. reserves the right to seek all remedies available to law and in equity for violations of these Terms and Conditions, including the right to block access from a particular Internet address to the site.