

Assurant[®] Life of Canada Privacy Policy

Commitment to protecting your privacy

At Assurant Life of Canada we are committed to providing you with great customer service. We do our best to treat you fairly and with respect.

Protecting your privacy and the confidentiality of your personal information is a keystone to our relationship with you, and to your trust in us. Your trust is our most valuable asset.

This Privacy Policy informs you of our practices that help protect your privacy and keep your personal information safe and secure.

The term "personal information" means individual and particular details about you that you provide to us or we obtain as a result of the products and services you use.

We may change this Privacy Policy at any time. If we do, we will post the revised policy on our website.

Collecting and using personal information

At or before the time of collecting your personal information, we will explain how we intend to use it and ask for your consent to do so. We will limit the information we collect to what we need for those purposes. We will also obtain your consent if we wish to use your information for any other purpose and before collecting information from third parties.

You may refuse or withdraw consent for us to use your information. If you do, we will respect and record your choices. We will advise you if your choices impact our ability to serve you as a customer.

We ask for your personal information to establish and serve you as customer.

Information we may collect and how we gather it

1. From you (or provided to us on your behalf), on applications and other forms you submit to us, we may collect, for example, your name, address, age, social insurance number, telephone number, and employment information.
2. From your transactions with our companies or other nonaffiliated parties, we may collect, for example, your name, address, telephone number, age, credit card use, insurance coverage, transaction history, and claims history.
3. From health care providers, such as doctors and hospitals, we may collect your past or present health condition. Health data will be collected only if we need to find out if you are eligible for coverage, process claims, prevent fraud, as authorized by you, or as the law may permit or require. Please note that we collect health data only to manage a health-related product or service, such as life or disability insurance, for which you applied.
4. From you, when you enroll, request a service, or file a claim on one of our websites, we may collect, for example, your name, address, contract number, credit card issuer,

account number, personal identification number, e-mail address, service contract, and claim information.

5. From your visits to our Internet websites, we may collect a session number and user ID. By reviewing the legal notice, terms of use, site agreement, or similarly named link appearing on any of our websites that you visit, you may learn of any "cookies" we utilize and of any additional information we may collect from you on that site.

Sharing personal information

We may share your information with a third party with your consent, for purposes that we will identify to you in advance. In addition, we may share your information in the following situations:

1. *When required or permitted by law* - We may release personal information to help us collect a debt you may owe to us, or because we may be obligated to give information in response to a court order or subpoena, or in the course of a legal investigation.
2. *Transfers of a business* – If we consider selling, or actually sell parts of our business, we may release personal information to third parties involved with the potential or actual sale.
3. *For marketing services* - We may share customer information with persons or organizations inside or outside our family of companies that perform marketing services for us or with whom we have joint marketing agreements.
4. *For customer service purposes* - We give limited information as needed to our suppliers, partners, affiliates, and agents who provide goods and services to you on our behalf, or who perform support services on our behalf. All our suppliers, partners, affiliates, and agents, as part of their agreements with us, are bound to conform to our privacy standards and to maintain your confidentiality in a manner consistent with this policy, and may not use your information for any unauthorized purpose. We have the right to audit these suppliers, partners, affiliates, and agents for compliance. Some of these suppliers, partners, affiliates, and agents are located outside of Canada and are subject to legal requirements in their jurisdictions, such as lawful requirements to disclose personal information to government authorities in those countries.

Protecting personal information

We restrict access to your information to authorized employees, and to the authorized employees of our member companies and our service providers that we determine have a legitimate business purpose to access such information in connection with the products or services you have applied for, or hold with us.

We maintain physical, electronic and procedural safeguards.

We provide training and communication programs to educate employees about the meaning and requirements of our strict standards for data security and confidentiality.

All our suppliers and service providers, as part of their agreements with us, are bound to maintain confidentiality and may not use your information for any unauthorized purpose.

When your information is no longer needed for the purposes explained to you, and following applicable retention periods for our corporate records, we have procedures to destroy, delete, erase, or convert your personal information to an anonymous form.

Your information may be processed and stored in the United States and as a result may be subject to access by U.S. authorities under applicable laws.

Electronic Communication and Website Usage

Email and contacting us through our website

We recognize that unencrypted email is not secure. An email message could be accessed and viewed by others without your knowledge or consent while in transit to us. We strongly recommend that you not include sensitive or confidential information in an unencrypted email. Please contact us to find out your options for secure communications with us.

We make efforts to protect your personal information using security measures appropriate to the sensitivity of the information that you provide or access through our websites. However, because no data transmission over the Internet can be guaranteed to be perfectly secured, any personal information you submit to us or access electronically is done at your own risk, and we do not guarantee or warrant the security of information transmitted in this manner.

Cookies

Persistent cookies may be used on our websites. Cookies are pieces of information or data, sent to your browser from a web server and stored on your computer's hard drive for record-keeping purposes, or for personalization of certain aspects of your visit to our website. Information gathered from cookies is generally used on an aggregate basis. If you prefer not to accept cookies, the help portion of the toolbar on most web browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. However, disabling cookies may result in certain parts of the website not operating correctly or prevent you from taking full advantage of some of the features of our website.

Links to other websites

Our websites may contain links to other websites that may have online information practices different from ours. We are not responsible for the privacy, content, and security practices of those websites. If you make use of any links, we encourage to learn about the privacy and security practices of those websites.

Your right to access your personal information

If you would like access to your personal information, simply forward a written request to the address of the Privacy Officer appearing at the end of this Privacy Policy. If requested, we will assist you in making your request. We will advise you in advance if a minimal charge will be required for searching and retrieving your personal information. We will respond to your written request within 30 days.

We will not be able to provide information from our records about you if those records contain references to other persons, are subject to legal privilege, contain confidential information proprietary to Assurant Life of Canada, or cannot be disclosed for other legal reasons.

If you have questions regarding decisions made about you, we will tell you the reasons for those decisions. If we relied on information from a third party to make the decision, we will provide you with the name and address of the third party.

Keeping your personal information accurate

We will make every reasonable effort to keep your information accurate and up-to-date. Please keep us informed of any changes in your personal information, such as a change of name, address, or telephone number. If you find any errors in our information about you, please tell us and we will correct and update your file, if warranted. For information that remains in dispute, we will note the dispute in your file.

Contact us – addressing your requests

We are committed to responding to your privacy requests promptly, fairly, and with respect.

Step 1: Questions, complaints, and updating your information

If you have a question or complaint about our privacy practices or this Privacy Policy, or you would like to update your name, address, credit card, telephone, or other account information, please contact one of our customer service representatives at:

Assurant Life of Canada
Claims & Customer Service Department
1145 Nicholson Road, Unit #2
Newmarket, ON
L3Y 7V1

1-888-977-3752 (English & French)

If you have a privacy complaint that we did not resolve to your satisfaction in Step 1, you may escalate the matter to our Privacy Officer at the below address under Step 2.

Step 2: Complaints and access to your information

If you have a complaint that was not resolved to your satisfaction in Step 1, or you would like to request access to your information, please contact our Privacy Officer in writing. In your written request, please provide your name, address, telephone number, and account number, along with any other details with respect to your complaint or access request that are helpful to understand your matter. Our Privacy Officer may be contacted at:

Assurant Solutions
5000 Yonge Street – Suite 2000
Toronto, ON
M2N 7E9
Attention: Privacy Officer

Step 3: Additional resources

If your complaint, or your request to access your information, remains unresolved after contact with our Privacy Officer, you may choose to contact the following external resource:

Office of the Privacy Commissioner of Canada
30 Victoria Street

Gatineau, Quebec
K1A 1H3

Inquiries: 1-800-282-1376
www.priv.gc.ca