IPM GA | INSURANCE PROGRAM MANAGERS GROUPS & ASSOCIATIONS

Protecting Your Privacy

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At Insurance Program Managers Groups & Associations (collectively referred to here as "IPMGA"), we are committed to respecting your privacy and protecting your personal information. We understand that the insurance business requires you to divulge personal information and we want you to know that confidentiality is of the utmost importance to us. You can be assured that we will only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

Why do we collect information?

When you become a client at IPMGA, or if you need to acquire or renew a product from us, we need you to share personal information in order to assist you with your request and provide you with the best product and service. Other reasons why we collect information include:

- Allows us to acquire or renew an insurance policy
- Assist your ongoing insurance needs
- Provide the best customer service possible
- Ensure information is up-to-date
- Protect against error or fraud

What information is being collected?

Personal information that we may request include:

• Basic Information (e.g. name, address, telephone, email, birthdate, marital status…) • Driver's record • Property history	• Medical history • Claims history • Credit History

We may obtain the above information from the following:

- Financial Institutions
- Credit Organizations
- Medical Professionals
- Government Authorities
- Other Insurance Companies
- Recorded phone calls
- Email correspondences

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Who do we disclose your personal information to?

In order to provide you with the best service and offer you the right products, we may need to share your personal information with others. These other parties commonly include:

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Professionals working with us such as adjusters or lawyers
- Financial institutions. For example, the organization that carries your mortgage.
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Use of Artificial Intelligence and Automated Processing

IPMGA uses third-party artificial intelligence ("AI") and automated processing services from established providers to help our team work more effectively. These services support tasks such as organizing and routing client communications, drafting and summarizing internal documents, storing and processing telephone communications, analyzing information, and conducting research.

When you communicate with us, the contents of your communications may be processed by these services acting as our processors. These services operate under contractual safeguards that prohibit the use of your information to train AI models. Where the underlying tool supports it, information is processed on a no-retention basis, meaning it is not stored on the service provider's systems beyond the time required to complete the task.

Where AI processes personal information, we use it only for the purposes described in this Privacy Policy and only where permitted by applicable law.

Processing may occur on servers located outside of Canada, including in the United States, where it remains protected by comparable contractual safeguards. Where this occurs, personal information may be subject to the laws of the jurisdiction in which it is processed. Each of our processors maintains a Data Protection Addendum that governs their handling of personal information on our behalf. We remain responsible for protecting personal information and require our service providers to implement appropriate safeguards.

AI tools and automated processing are used only to support our internal work. All advice, recommendations, coverage decisions, and client-facing communications are made and sent by licensed insurance brokers in our office. AI does not make decisions about your insurance.

You may contact us at any time using the details in our Contact section if you have questions about how your information is processed, wish to access or correct your information, or wish to withdraw consent.

How do we protect your information?

Our priority is to protect your information and we will take the necessary steps to ensure this takes place. This includes:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you
- Keep your personal information only for as long as we need to fulfill the stated purpose, or as required by law
- Maintain your personal information as accurate, complete and up-to-date
- Safeguard your personal information to the best of our ability
- Respond to any request you may make to access or correct the personal information we hold about you
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information

Consent

In using this site, you are providing your consent to our privacy policy. Should you choose to not allow us to use your personal information, it can be withdrawn at any time. You must provide withdrawal of consent in writing to our Privacy Officer; however, it will prevent us from providing you with your requested insurance services. We reserve the right, at our discretion, to modify this policy, as appropriate. This policy is reviewed at least annually and will be updated as our practices, technology, and regulatory obligations evolve.

For more information about our policies and procedures, please contact our Privacy Officer below:

Mark Jackson, C.I.P., President

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