

PRIVACY POLICY

Please read our Terms of Use carefully. By accessing this website you agree to be bound by the Terms of Use and any additional terms or conditions set forth on this website. If you do not agree to these terms, please do not use this website.

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of federal legislation, we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we'll only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

Why do we collect personal information?

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

Enable us to acquire or renew an insurance policy for you;

Assist you and assess your ongoing needs for insurance;

Ensure your information is accurate and up-to-date; and

Protect us both against error or fraud.

Personal Information Collected

Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you including:

Basic information such as your name, address, telephone and fax numbers, e-mail address, birth date and marital status.

Claims history

Credit and past payment records

Driver's record

Details about your property such as the value of your home and its contents

Medical information such as any condition that may affect the operation of a vehicle

Employment information

We may obtain this information from:

You

Insurance companies

Other insurance brokers or agents

Credit organizations

Motor vehicle and driver licensing authorities

Financial institutions

Medical professionals

Who do we disclose your personal information to?

For many of the purposes identified above, we will need to share your personal information with others in order to serve your needs. 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.

How we protect your personal information.

In order to protect your personal information and right to privacy, we will:

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 it to fulfill the stated purpose or as required by law.

Maintain your personal information in as accurate, complete and up-to-date a form as possible.

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.

Our Privacy Officer may be contacted as follows:

Katie Mellor, FCIP Privacy Officer

Chris Mellor Insurance Brokers Limited

303-1315 Lawrence Avenue East

Toronto, ON M3A 3R3

Phone: 416-444-4405

Fax: 416-444-1540

Email: info@cmins.ca