



## Privacy Policy

**Purpose** to balance your right to privacy of personal information with our need to collect and use your personal information in the course of doing business.

For the purpose of this policy, personal information is defined as any factual or subjective information, recorded or not, about an identifiable individual.

**Collection** we need to collect personal information about you in order to conduct the business or service the need that you have requested. Other than yourself we may obtain information about you from industry sources such as "Autoplus" or "Hits" which are claims history databases.

**Use & Disclosure** we use your information in order to provide you with the insurance and/ or financial services product that you have requested. In order to complete this transaction we will need to disclose personal information about you to third party providers of these products, such as insurance companies, intermediaries, and financial institutions. We may also use your name, address or telephone number to provide you with information on changes to products or services provided by The Merit Group that you may or may not already have in place.

**Retention** we will keep paper records of clients past and present on premises for a maximum of seven years. Information collected on prospective clients for the purpose of providing a quotation or a proposal is kept for one year after the presentation date. Annually we will have all documents shredded that exceed this limit.

Any electronic information over seven years old is purged on an annual basis. All client information is stored on our servers not on the workstations. The servers are stored in a central computer cabinet. Access to information on the servers is only available to on site employees with a valid password. The employees are not allowed access to the servers from off site locations. The servers themselves are protected by administrator passwords. Hard drives and back up tapes that are no longer being used are physically destroyed rendering them useless and making them safe for disposal.

**Accuracy** we make an effort to ensure that our records are accurate. If you become aware of personal information about you that is incorrect, please notify our office as soon as possible so that we may correct our records.

**Access** to a hard copy of the information that we have collect about you can be made available to you, within 30 days of us receiving your request. Alternatively you may make an appointment with one of our representatives during regular business hours to review the electronic information that we have. If we are unable to fulfil your request within 30 days we will notify you in writing as to our reason. If you do not feel that the delay is reasonable you have the right to inform the office of the Privacy Commissioner of Canada. Unless otherwise notified prior to the processing of your request, there will be no cost to you.

**Complaints** regarding the collection, accuracy, use, disclosure or disposal of your personal information, should be directed to our Privacy Officer in writing. Our Privacy office will contact you to discuss the matter then confirm the receipt of your concern to you in writing. If the matter can not be resolved within a reasonable time, you have the right to refer the matter to the Privacy Commissioner of Canada.

Privacy Officer for The Merit Group  
Craig Pitchell  
759 Hyde Park Road  
London, ON N6H 3S2  
Email: [craig@meritgroup.ca](mailto:craig@meritgroup.ca)  
Telephone 519-657-5500  
Toll Free 1-877-463-5500  
Fax 519-657-5560

Privacy Commissioner of Canada  
112 Kent Street  
Ottawa, ON K1A 1H3  
Email: [info@privcom.gc.ca](mailto:info@privcom.gc.ca)  
Telephone 613-995-8210  
Toll Free 1-800-282-1376  
Fax 613-947-6850