

**(Insurance and Financial services)**

**PRIVACY POLICY**

Groupe Viau understands that the protection of your privacy is of the utmost importance to you. We are committed to the protection of your Personal Information. Personal Information is any information that relates to an individual and allows that person to be identified. This Privacy Policy governs our conduct in collecting, using and disclosing Personal Information obtained in the course of our activities related to the offer of insurance and financial products or services. We wish you to understand how we protect your privacy.

**TYPES OF PERSONAL INFORMATION COLLECTED**

We collect the Personal Information needed only for the purposes identified and described in this Policy. The type of Personal Information held by us depends on the nature of your relationship with us and includes, for example :

- Name, address and phone number;
- Date of birth, family situation and marital status;
- Files related to solvency and settlement of accounts;
- Insurance data including past claims;
- Driver's licence number, vehicle identification number (VIN) and driving record;
- Banking and credit card information;
- Health and medical information;
- Employment and income information.

We use or disclose such information only for the purposes identified hereunder.

**LIMITING COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION**

We limit the collection, use and disclosure of your Personal Information to those cases where it is required to provide you with the insurance coverage and other services which you have requested or, in the event of a claim, to provide you with the indemnity to which you are entitled. In order to do this, we collect, use and disclose your Personal Information only for the following purposes (our «identified purposes») :

- Offering and providing insurance and financial products and services to you;
- Establishing and maintaining communication with you;
- Verifying your Personal Information with government agencies, brokers, agents, other insurers, insurance disclosure and credit rating agencies;
- Assessing and underwriting risks on a prudent basis;
- Facilitating your payment of fees and premiums;
- Investigating and paying claims;
- Detecting and preventing fraud or other illegal activities;
- Compiling statistics;
- Complying with laws or requests from law enforcement agencies or regulation authorities.

When we collect your Personal Information, we do so simultaneously for all of the identified purposes. As a result, even if we use the data to underwrite your policy, you may expect that we will do so in the event of claims and vice versa.

**CONSENT**

Your knowledge and consent with respect to our identified purposes are required before we may collect, use, or disclose your Personal Information. Your consent may be expressed in several ways. When you act as follows, we consider that you are expressing your consent:

- By taking delivery of this Privacy Policy describing our identified purposes, you express your tacit consent unless you notify us of the withdrawal of your consent;
- You express your tacit consent when you voluntarily provide Groupe Viau with information through one of our brokers, representatives or advisors;
- You express your explicit consent when you submit a written, verbal or electronic request;
- We may also require your explicit consent for a specific purpose.

We will not disclose your health, medical, employment and income information without having obtained your explicit consent.

You may withdraw your consent, subject to certain legal or contractual restrictions and reasonable prior notice, but this may limit our ability to provide you with the product or service requested. If you wish to withdraw your consent, you must first contact the Groupe Viau Privacy Officer in order to understand the consequences of such withdrawal and, should you decide to proceed, provide the required prior notice.

**KEEPING YOUR INFORMATION ACCURATE**

We will ensure that your Personal Information is as accurate, complete and up to date as is required for the intended purposes.

**SAFEGUARDING YOUR PRIVACY**

We are committed to safeguarding your privacy. We have implemented physical and electronic measures and procedures in order to protect your Personal Information against unauthorized access.

