

PC[®] Insurance Privacy Notice

Effective Date: March 13, 2019

1. General Information About This Notice

- This notice provides more information on how PC Financial Insurance Broker Inc. (also referred to as PC Insurance, “us”, “our”, or “we”) collects, uses and shares the personal information of its customers (“you”).
- This notice is governed by the [Loblaw Privacy Policy](#). If there is any inconsistency between this notice and the Loblaw Privacy Policy, the Loblaw Privacy Policy will prevail.

2. What Information Do We Collect?

At *PC Insurance* we respect your privacy and take great care in protecting your personal information. “**Personal information**”, as used in this notice and the Loblaw Privacy Policy, means any information that can identify you or could be reasonably associated with you.

PC[®] auto and home insurance is arranged for by *PC Insurance* and is underwritten by a number of licensed Canadian insurance companies. The personal information that we collect depends upon whether you are applying for home insurance or auto insurance. This information may include your personal information and the personal information of other individuals who may also be covered by the insurance (for example, information about insured spouses or dependents). If you provide us with information about another individual, we will assume that you have the authority to provide this information and their consent to its collection, use and sharing for the purposes set out in this notice and the Loblaw Privacy Policy. In applying for or purchasing insurance, you will also be subject to the privacy policy and terms and conditions of the insurance companies that underwrite the insurance products available to you.

Examples of the type of information we collect include:

- Name, address, telephone number, email address, date of birth;
- Marital status, income, occupation, payment history, credit rating (where permitted by law);
- Current and previous home and/or auto insurance coverage, including claims history; and
- Driving record, driver’s license number and vehicle identification number, if you are applying for auto insurance.

PC Insurance collects personal information in the following ways and as outlined in the Loblaw Privacy Policy:

- From you directly;
- From the insurance companies that underwrite the insurance products available to you; and
- From other sources such as the provincial government bodies that regulate transportation, insurance information bureaus, and credit bureaus (where permitted by law).

For more information on how we collect your personal information, please visit the [Loblaw Privacy Policy](#) and review the section “How Do We Collect Personal Information?”

3. How Do We Use This Information?

PC Insurance has arrangements with a number of selected Canadian insurance companies. We use the information you provide in your request for a quote to help you find home or auto insurance from one of our underwriters at the best price we can get for you, which involve sharing information with underwriters, as detailed below in section “Underwriters”. We also use the information you provide to contact you about your quote. If you submit a request for a quote, you agree to this.

In providing these services to you, we use your personal information to manage our business, including:

- Creating, administering, and maintaining our records;
- Evaluating and understanding our *PC Insurance* business, including, for example the percentage of our customers who have auto insurance, home insurance or both; and
- Investigating, addressing and managing customer service inquiries.

For more information on how we use your personal information, please visit the [Loblaw Privacy Policy](#) and review the section “How Do We Use Personal Information?”

4. How Do We Share This Information?

We will not share your personal information outside of *PC Insurance*, except for the following purposes or as detailed in the *Loblaw Privacy Policy*, or as permitted or required by law.

A. Service Providers

PC Insurance may share your personal information with service providers who we use to help us operate our business, technology systems, internal procedures, and infrastructure.

B. Underwriters

We disclose your information to the underwriters to obtain a quote for you and, if you choose to purchase coverage, to assist the underwriter in issuing the policy. The underwriters require this information in order to underwrite the policy, assess risk, and determine pricing.

C. Third Parties

In addition to disclosing your information to the underwriters to obtain a quote for you and to assist you in getting insurance, we may also share information with governmental agencies or other companies for the purposes of assisting in fraud investigations or in preventing fraudulent activities. We may also share information with other third parties if we are required or permitted to do so by law.

For more information on how we share your personal information, please visit the [Loblaw Privacy Policy](#) and review the section “How We Do Share Personal Information?”.

5. What Are Your Privacy Choices?

Information on how to manage your privacy choices is available in the section “How Do I Change My Privacy Choices?” of the [Loblaw Privacy Policy](#).

6. Who Can You Contact With Questions About This Privacy Notice?

For more information, please visit the [Loblaw Privacy Policy](#) or contact the *PC Financial Privacy Office* at privacy@pcfincial.ca.