

YOUR PRIVACY MATTERS



Protecting your personal information is a responsibility we take seriously. This document outlines why we collect your personal information, what we do with it, and how we protect it.

What is Personal Information?

Personal information is information about an identifiable individual.

Personal Information we collect from you may include:

- contact information (name, address, telephone, e-mail address)
- date of birth
- marital status
- residence details such as square footage of home, improvements, age of roof, mortgage holder(s)
- driver's licence number, Vehicle Identification Number (VIN) and vehicle information including lien/lease holders, prior accidents/highway traffic violations
- bank account/credit card numbers

Providing and Withdrawal of Consent

Once you apply for insurance, you consent to the collection, use and disclosure of your personal information for purposes related not only to your application but all purposes as set out in this document. By providing information to us about

additional household members and/or additional drivers, you are confirming that those persons have consented to the collection, use and disclosure of their personal information for the same purposes.

You may, at any time, withdraw consent to the use of your personal information, subject to certain limitations. If you do not wish us to use or disclose your information for purposes related to your application or renewal, we will not be able to offer you insurance or renew your existing policy. Once a policy is issued or renewed, you may not withdraw your consent to use or disclose information related to your application or renewal, the administration of your policy or the processing of any claims. If you do not wish us to use or disclose your information after your policy has been terminated, you may experience inconsistency in your premium with future insurers, as we will be unable to verify your policy and claim experience/history during your insured term(s) with us.

You may withdraw your consent to the collection, use and disclosure of your personal information for purposes of marketing other insurance products or related products and services. This includes your phone number, under [DNCL legislation](#) and your electronic address (email, text, social media) under [CASL legislation](#).

Any request for withdrawal of consent must be in writing, sent to [The Office of the Ombudsman](#) or via our secure reporting tool [ClearView Connects™](#).

To quickly and easily withdraw consent for use of your email address, you may do so from our [Unsubscribe](#) link.

Why we collect your Personal Information

The Personal Information we collect depends on the type of insurance being purchased, the method of payment selected and the form of communication you prefer. As an Insurance Provider, the information we collect from you is used for three main purposes:

- assess the risk, which determines what premium to charge based on the combination of factors that make up your particular situation
- investigate and settle any claims you may have while you are insured with us
- detect and prevent fraud. This is done primarily by sharing claim data with Regulators and through subscription to a third party who identify potentially suspicious claims in insurance industry pooled data.

Other Sources

We collect personal information for verification purposes from Regulatory, Government and third party service providers and industry data banks. For property insurance, we may require an inspection and verification of the value and condition of your property.

Personal Information we collect from other sources may include:

- credit reports
- motor vehicle and driver records including information about lien/lease holders, prior accidents/highway traffic violations
- prior insurance and claims history

Information obtained from other sources is treated with the same confidentiality as the information you provide on your application.

What we do with your Personal Information

Specific to the services we provide to you, we:

- evaluate your coverage needs
- provide you with a quote and offer for insurance
- assess your application for insurance
- communicate with you and respond to your inquiries
- detect and prevent fraud
- review and pay claims

- provide information about products and services that meet your needs
- extend renewal offers, billing, policy changes and other administration
- comply with applicable federal, provincial and territorial legislation
- compile statistics to determine rates for coverages and anticipated claims

Sharing your Personal Information

We, along with other Canadian insurers, share policy and claim information containing personal information with other insurers, consumer reporting agencies, communication service providers, insurance industry databanks and regulatory agencies. We do so for a variety of reasons:

- Collection, analysis and distribution of statistical data to provincial regulatory bodies as required by the various provincial insurance acts. Some of this data is used to assess expected and actual claims experience of all vehicles for the purposes of predicting future claims and appropriately price premiums
- With your express consent, to advise other insurers your prior/current policy and/or claims experience (history) during the insured term you have declared on your application (Proof of Prior Insurance)
- With your express consent, to advise your lawyer, lender or dealership Proof of Vehicle or Home Insurance
- To detect and prevent fraud by identifying potentially suspicious claims in the insurance industry pooled data, to facilitate further investigation by individual insurers
- Communication service providers assist us in communicating with you, however they only receive that information that is necessary to send you our authorized communications/marketing (name, contact information, policy number, no policy details)
- In connection with the handling of any claims, we may also exchange personal information with government agencies, benefits providers and medical professionals
- We may be legally required to share personal information with others, whether by court order, the order of a regulatory body, or otherwise
- Should there be a legal requirement, it is our policy to disclose information only when and to the extent legally required

We may share your information with service providers who may process or store some or all of your personal information on servers or computers located in jurisdictions outside of Canada, including the United States. These jurisdictions may have privacy laws or standards that are different from those in effect in Canada. In the event that customer information is stored or processed in jurisdictions outside of Canada, regulatory agencies or law enforcement authorities may be able to access your information under their laws or regulations. If you require information respecting our policies and procedures relating to service providers outside Canada or have any questions regarding such service providers, please contact our Ombudsman.

We maintain relationships with selected companies which provide insurance related and other products and services. With your express consent, we may share your personal information with these companies so they can provide you with information about their products and services to meet your needs.

We do not sell your personal information to anyone and we never divulge information to unauthorized agencies or persons.

Protecting Your Personal Information

Allstate maintains appropriate policies to ensure customer information is available only to those employees and authorized service providers who have a need to know, in order to serve you.

We do comply with all Federal and Provincial legislation regarding the collection and protection of personal information. We take all reasonable steps to develop and maintain security measures to protect against loss, theft, unauthorized access, use, alteration, destruction or disclosure of your personal information contained in electronic and/or paper record files. We continually enhance our security measures to meet market standards.

We carefully evaluate the security standards and data handling procedures of any service providers we share information with, to ensure they align with our own.

Any information you supply when applying for insurance or filing a claim is kept in a property or auto insurance file or a claim file in your name, which is maintained at our head office in Markham, Ontario, our Agents' offices and/or claims offices, as applicable.

The personal information we hold is kept in our files during the period necessary to provide you with the insurance and financial products and services when required. When a file is closed, the information is securely handled and kept in accordance with our retention schedule and our legal obligations. Files are destroyed when there is no longer any possibility of them being used for administrative or legal purposes or because we are obligated to do so by law. When we destroy personal information, we use safeguards to prevent unauthorized parties from gaining access to the information during or after the destruction process.

Accessing and Updating Your Personal Information

We welcome any inquiry you may have regarding your policy file. You may ask to see the personal information that we have on file, subject to some limitations prescribed by law. For example, you may not be able to view an entire file if it includes confidential information about other persons.

The accuracy of your personal information is important. If you advise us that information in your files is outdated, inaccurate or incomplete, it is our policy to take reasonable steps to correct this information.

There is no charge for verifying or correcting personal information. There may be a limited charge if you want a copy of your records.

Questions and Concerns

If you have any questions or concerns regarding the management of your personal information or our privacy policies and procedures, please contact us.

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Quebec residents only:

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1-866-348-5598

E-mail us through our secure website at www.allstate.ca

For more information about our privacy policy and procedures you may also contact any Allstate Agent or visit www.allstate.ca

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