

YOUR PRIVACY MATTERS



Protecting the privacy of your personal information is a responsibility we take seriously. This document outlines why we collect information as well as our procedures to ensure your personal information is private and protected.

What is Personal Information?

Personal information is collected, depending on the type of insurance being purchased, the method of payment selected or the form of communication you prefer. Where there are additional drivers or household members, we require the same from each family member or employee of your business.

This may include:

- contact information (name, address, telephone, e-mail address)
- date of birth
- marital status
- driver's licence and motor vehicle information including information about lien/lease holders, prior accidents/highway traffic violations
- bank
- credit cards
- credit reports
- mortgage holder
- motor vehicle and driver records
- prior insurance and claims history

We collect personal information for verification purposes from sources such as other insurance companies, consumer reporting agencies, industry data banks and government files. For property insurance, we may require an inspection and verification of the value and condition of your property.

Information obtained from other sources is treated with the same confidentiality as the information you provide on your application. This information is necessary for us to provide the product or service applied for.

In the process of reviewing and paying a claim, we collect information relevant to that claim as well as other prior claims, financial and credit report information.

We may collect personal information in surveys, on our website and through communications with an authorized Allstate Agent.

Using Your Personal Information

Your personal information is used to serve you in the following ways:

- evaluate your coverage needs and assess the risk
- 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

We do not sell your personal information to anyone and we never divulge information to unauthorized agencies or persons; however there are select terms, situations and conditions under which we may exchange information with other insurers, consumer reporting agencies, insurance industry databanks and regulatory agencies to enable them to maintain accurate and complete records. 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 maintain relationships with selected companies which provide insurance related and other products and services. We may share your personal information with these companies so they can provide you with information about their products and services and develop new products to meet your needs.

Securing Your 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 set out in this document. By providing information to us about additional household members and employees of your business, you are confirming that those persons have consented to the collection, use and disclosure of their personal information for the purposes of processing your application, policy administration and payment of claims.

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.

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 withdrawal of consent must be in writing, sent to The Office of the Ombudsman or electronically via our secure website.

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 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.

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. We may transfer your information to 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.

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 a 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.

Office of the Ombudsman
Allstate Insurance Company of Canada
27 Allstate Parkway, Suite 100
Markham, Ontario L3R 5P8
1-877-726-6786

Quebec residents only:

Office of the Ombudsman
Allstate Insurance Company of Canada
1150 Autoroute Duplessis Unit 600
Quebec City, Quebec G2G 2B5
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

