



Updated April 2025

As a leading insurance broker, Cavell Risk Inc. and its subsidiaries (together, “Cavell Risk Inc.”) process personal information to provide our services and to operate our website. This Privacy Statement describes what personal information we process, for what purposes, how we may collect, use or disclose it, as necessary, how we protect it and how you can exercise your rights to it.

This Statement may be updated from time to time so we encourage you to consult it regularly.

Privacy on our Website

‘Personal information’ means information about an identifiable individual. This includes information collected through cookies stored on your device such as your IP address, device ID or browsing on our website. We only use cookies necessary to operate our website and to improve it.

Privacy in our Services

1. What Personal Information We Collect

To provide you our services, we require your personal information and that of others, depending on the type of service you choose. This may include your name, contact information (address, phone number, email address), birth date, assets, insurance needs, driver’s licence, claims history or health information, as well as our exchanges with you in the provision of our services. If we require additional personal information to provide you a specific service, we will explain why.

If there are other occasions to collect your personal information, it will always be with your consent.

2. How We Collect your Personal Information

In most cases, we collect personal information directly from you when you inquire about or purchase a service we offer. If we need to collect your personal information from a third party, such as government bodies, consumer reporting agencies, insurance adjusters or home contractors, we will do so with your consent.

You may withdraw consent at any time, subject to legal and contractual requirements. In that case, we may no longer be able to provide you with some of our services. We will delete your personal information as soon as possible after you have withdrawn consent unless we are required by law to keep it for a longer period of time.

3. Why We Collect and Use Your Personal Information

We only collect, use or disclose your personal information for purposes related to providing our services. These purposes include:

- When you inquire about our products or services or when you request a quote, to,
 - Contact you;

- Understand your needs and eligibility in relation to the insurance and financial products or services we offer; and
- Advise you on the services that best serve your needs.
- When you choose our services, to,
 - Verify your identity and property, as applicable;
 - Assess and underwrite the insurance risks;
 - Conduct negotiations with underwriters or insurers on your behalf;
 - Determine the price of products, fees or premiums;
 - Deliver the services you have chosen;
 - Receive payments;
 - Detect, prevent and suppress fraud and other illegal activities;
 - Collect your opinion or comments regarding our services;
 - Notify you of changes to our service and respond to your queries and requests for information; and
 - Meet applicable legal requirements.
- When we receive a claim, to,
 - Investigate and adjust the claim; and
 - Settle or arrange for the settlement of the claim.

4. Who We Share your Personal Information With and Why

We may share your personal information with,

- Service providers who assist us in providing our services, ensuring, by contract, that they protect the information at the same high level we do;
- Government agencies, when we are required by law, and after we have verified their lawful authority to request it.
- If we sell our business, with the potential acquirer in accordance with the safeguards required by law.

If you agree to receive promotional information from us, we will use the personal information you have provided us to

- Send you advertisements and promotional offers that may be of interest to you; and
- Advise, improve, or develop products and services through market research and data analysis to understand clients needs and preferences.

5. Where We Store your Personal Information and How We Keep it Secure

We store your information in our offices, under physical security measures including entry/exit controls and secure areas, and technological security measures such as firewalls and robust passwords. With all service providers, we ensure, through contractual agreements, that they apply privacy safeguards that afford the same high level of protection we provide. In addition, we restrict access to personal information to our personnel who has a need to know for the performance of their duties.

Through our software providers, we may store personal information outside Canada. Where that is the case, we ensure that the country where the personal information is stored provides adequate protection, in particular in light of generally recognized principles regarding the protection of personal information.

We only retain your personal information for as long as necessary to provide your services or as required by law.

Your Rights to your Personal Information

You have the right to access your personal information, to have it corrected, to have it deleted and to challenge our management of personal information if you have concerns in that regard. All rights may be exercised by contacting privacy@cavellrisk.com or through the coordinates below.

- **Your right of access:** You have the right to request access to the personal information we have collected about you. Your request must be in writing and we will require evidence to authenticate your identity to ensure we do not give access to an unauthorized person. We will respond within thirty (30) days, unless processing your request takes longer, in which case we will ask for an extension. If we are precluded by law from giving you access, for example, if it would reveal personal information about another individual, we will provide reasons. We will provide you access free of charge unless there is justification to impose a minimal charge. In that case, we would notify you in advance and seek your approval.
- **Your right to correction:** If your information is inaccurate or out of date, please let us know as incorrect information can impact your ability to obtain certain products or services. We will correct it as soon as possible. In this case as well, to protect you, we require that the request be made in writing and that you provide evidence to authenticate your identity. Where appropriate, we will transmit the amended information to third parties with whom we have had to share your information.
- **Your right to deletion:** If we retain your information beyond what is necessary to fulfill the purposes for which we collected it or beyond what is required by law, you can request to have it deleted and we will do so as soon as possible.
- **Your right to challenge our compliance:** If you have concerns about our response to your request for access or for correction, or about any aspect of our processing of personal information, you may file a complaint by contacting privacy@cavellrisk.com. If, after that, you are still not satisfied with our response, you may file a complaint with a privacy commissioner, being,
 - The Commission d'accès à l'information, in Québec;
 - The Office of the Information and Privacy Commissioner in British Columbia;
 - The Office of the Information and Privacy Commissioner in Alberta;
 - The Office of the Privacy Commissioner of Canada anywhere else in Canada.

For more information on our privacy policies and procedures, please contact us at:

- **Email:** privacy@cavellrisk.com
- **Phone:** 416 495 6623
- **Mailing Address:**
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