

Arch Insurance Canada Ltd.

Our Commitment to Protecting Your Privacy

At Arch Insurance Canada Ltd. ("Arch"), we are committed to safeguarding your personal information.

I. Legislation

Federal legislation known as the **Personal Information Protection and Electronic Documents Act** and similar provincial legislation (together "privacy legislation") govern Arch's collection, use and disclosure of personal information.

II. What is "Personal Information"?

Personal information is generally defined in privacy legislation as information about an identifiable individual or information that allows an individual to be identified, excluding the name, title, business address and business telephone number of an employee of an organization. Some examples of personal information Arch may collect include your address, date of birth, e-mail address, or driving record.

III. Collection of Personal Information

A. Third Parties Collect Personal Information

All consumers who purchase insurance (or consider purchasing insurance) from Arch do so with the guidance and assistance of a professional, licensed and **independent insurance broker**, a legal advisor or other third party. The broker, legal advisor or other third party collects your personal information and provides it to Arch and perhaps to other insurance companies. This exchange of personal information is necessary for insurers to assess your risk profile and provide an accurate quotation regarding the cost of the policy being considered.

B. The Collection of Personal Information

The information collected by the third party depends on the insurance coverage you want. The information collected will include your contact information, information necessary to assess your insurance application and information necessary to provide a quotation regarding the cost of the insurance being considered.

For example, if you want to purchase title insurance from Arch, the personal information you will be asked to provide will include: (i) the names of the owners of the property and the way in which they hold title, (ii) the way in which the property will be used, and (iii) details of all mortgages and other loans secured against title to the property. As another example, if you want purchase directors and officers insurance, the personal information Arch will require will include: (i) the length of time you have been a director, (ii) your role on the board, and (iii) claims history relating to your current or former directorships.

If you do not understand the reason you are being asked for certain personal information, simply ask the broker or other third party requesting the information. They should be able to explain the reason it is needed. Personal information is also collected in connection with the processing, evaluation and settling of an insurance claim. The information collected relates to nature of the claim, the loss incurred as a result of the claim and payment of any insurance proceeds.

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IV. How Arch Uses and Discloses Personal Information

Arch uses and discloses the personal information collected for various purposes:

- to assess an application for an insurance product;
- to provide a quotation regarding the cost of insurance being considered;
- to communicate with a customer regarding an insurance policy;
- to confirm information provided by a customer;
- to evaluate and settle a claim;
- to detect and prevent fraud;
- to offer and provide products and services to meet customer needs;
- to analyze risk and business results; and
- as may be permitted or required by law.

Arch may share your personal information with our affiliates and with third parties who provide services to Arch, but only for purposes set out in this Privacy Policy. Some of these persons may be in the United States, Europe and Bermuda. Courts, law enforcement and national security authorities in each of these jurisdictions may be able to access your personal information.

Arch may transfer your personal information in connection with a sale of all or part of its business or in connection with a merger, amalgamation, business combination, reorganization, recapitalization, sale of its shares, or other similar transaction in accordance with applicable law.

Arch never sells personal information, or other information relating to you, to charities or direct marketing or other similar groups.

V. Consent

By providing Arch with your personal information, either through a third party or directly, you consent to us collecting, using and disclosing your personal information as set out in this Privacy Policy. Subject to certain contractual and legal restrictions and reasonable notice, you may withdraw your consent to the collection, use and disclosure of your personal information, but doing so may prevent us from providing you with the requested product or service.

If you provide us, either through a third party or directly, with the personal information of another individual, we assume that you have obtained the individual's consent to the collection, use and disclosure of their personal information as set out in this Privacy Policy.

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VI. Retaining and Safeguarding Your Personal Information

Arch retains your personal information for as long as reasonably necessary to fulfill the purposes for which it was collected or as long as required by law.

Arch maintains physical, organizational and technological safeguards in an effort to protect your personal information against loss or theft and against unauthorized access, disclosure, copying, use or modification.

NOTE: Due to specific legislative requirements in **Alberta**, any organization that has personal information under its control **must** provide notice to the Alberta Privacy Commissioner without unreasonable delay of **any** incident involving a loss of, unauthorized access to, or disclosure of, personal information.

VII. Privacy Officer

If you have any questions about this Privacy Policy or if you wish to access, update or correct any of your personal information, please contact our Privacy Officer at:

By Phone: 1 855 325-3929

By Mail: 3600 - 77 King Street West
P.O. Box 308
Toronto, Ontario M5J 1K2
CANADA

We look forward to continuing to service your insurance needs.