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PRIVACY POLICY

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We will only collect Personal Information from you when you voluntarily provide it to us. For example, we may ask you to provide Personal Information if you:

- complete an insurance application;
- ask to receive information from us;
- contact us through this Site; and/or
- otherwise participate in features of our Site that ask for Personal Information.

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Sometimes we use cookie technology, web beacons and other similar devices on this Site to enhance functionality and navigation for our visitors. Information tracked through these mechanisms includes, but is not limited to: (i) your IP address; (ii) the type of web browser and operating system being used; (iii) the pages of the Site a user visits; and (iv) other websites a user visited before visiting this Site. If you wish to disable cookies,

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HOW DO WE USE YOUR PERSONAL INFORMATION?

We will only use the Personal Information you provide for the purposes for which it was collected. For example, we may use the Personal Information you provide to: evaluate your insurance application(s); respond to your questions or comments; and/or provide or improve our products and services. We will not send you any online newsletters or similar communications unless you expressly consent to receiving such communications from us.

You may be given the opportunity to consent to receive future communications from us. If you opt-in to receive such communications, we may use the Personal Information you provide to: communicate with you regarding our products and/or services; provide you with other information that you have requested; and/or improve our product and/or service offerings. You will always have the opportunity to "unsubscribe" from receiving e-mail or other communications at any time.

HOW DO WE SHARE PERSONAL INFORMATION?

Except as described below, we will not sell, transfer or otherwise disclose your Personal Information to any third party. Without limiting the generality of the foregoing, we specifically reserve the right to sell, transfer or otherwise disclose your Personal Information in the following circumstances:

- We may provide your Personal Information to third parties who provide services on our behalf (e.g. entities involved in the evaluation of insurance claims). These entities may use your Personal Information solely in conjunction with the specific services they provide for us (e.g. underwriting an insurance policy; investigation of a complaint; analysis of business results; or Site maintenance).
- We reserve the right to transfer any Personal Information we have about you in the event that we sell or transfer all or a portion of our business or assets to a third party.
- We reserve the right to disclose any Personal Information as needed if such information is requested by law enforcement agencies or if we are requested to do so by law, regulation, court order, or by a government entity.

- We may also disclose your Personal Information to third parties if we have reason to believe that disclosing such information is necessary to: (i) conduct investigations of possible breaches of law; (ii) cooperate in any legal investigation; (iii) identify, contact, or bring legal action against someone who may be violating the Terms and Conditions of Use of this Site; or (iv) to protect our rights, privacy, safety or property.
- We may disclose your Personal Information for any other purpose to which you consent.

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This Site may contain hyperlinks to the websites of our subsidiaries and affiliates, and to websites that are independently owned and operated by third parties. These other websites may have their own privacy policies and are not governed by this Privacy Policy. We are not responsible for the privacy practices or the content of any website(s) owned and operated by any such subsidiaries, affiliates or third parties. Other websites may collect and treat information collected differently, so we encourage you to carefully read and review the privacy policy for each website you visit.

CHILDREN'S PRIVACY

We are committed to protecting the privacy of children and we do not knowingly solicit Personal Information from children under the age of sixteen (16). If a child has already provided us with Personal Information, then his or her parent or legal guardian may contact us for the purpose of deleting this information.

CANADA ONLY

This Site is intended for use by residents of Canada only. All matters relating to this Site are governed by the laws of the Province of Ontario and the laws of Canada applicable therein. If you are located outside of Canada, and you contact us, please be advised that any Personal Information you provide to us will be transferred to Canada and that by submitting information, you explicitly authorize its transfer.

HOW WE PROTECT PERSONAL INFORMATION

The security of your Personal Information is extremely important to us. We maintain administrative, technical and physical safeguards (appropriate to the sensitivity of such information) designed to protect against unauthorized use or disclosure of, or access to, the Personal Information we collect. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we are committed to protecting your Personal Information, we cannot ensure or warrant the security of any information you provide to us over the Internet.

CHANGES TO THIS PRIVACY POLICY

We reserve the right, in our sole discretion, to modify or replace this Privacy Policy, in whole or in part, at any time. Please check back from time to time to ensure that you are aware of any updates or changes in this Privacy Policy. We will indicate at the top of this page the date this Privacy Policy was last revised. Your continued access or use of this Site after any such changes constitutes your acceptance of the Privacy Policy as revised.

HOW TO CONTACT US

We welcome your feedback. If you have questions, comments or concerns about our Privacy Policy, or would like to do any of the following:

- see Personal Information that you have already sent us so that you can correct, update or delete your Personal Information from our files;
- ask that we not send you mailings or otherwise contact you; or
- report any violation of this Privacy Policy

Please contact us at: Stephen D. Horton, 550-55 University Avenue, Toronto, Ontario, 416-777-6226, shorton@creechurch.com.