



Travel Healthcare Insurance Solutions Inc. /guard.me International Insurance AND YOUR PRIVACY

We are committed to protecting your privacy

Collecting personal information about you is essential to our ability to offer you high-quality insurance products and service. We take great care to keep your personal information accurate, confidential and secure.

Our Policy sets high standards for collecting, using, disclosing and storing personal information. **Travel Healthcare Insurance Solutions Inc. / guard.me International Insurance (guard.me)'s Privacy Code complements our Privacy Policy.**

If you have any questions about **guard.me's** Privacy Policy or Privacy Code, please contact our Privacy Officer at (905) 731-8140 or by email to: **admin@guard.me**

*In this document, **you and your** mean the individual who is a customer or potential customer of **guard.me** and **we, us and our** mean **Travel Healthcare Insurance Solutions Inc. / guard.me International Insurance.***

Travel Healthcare Insurance Solutions Inc. /guard.me International Insurance's PRIVACY POLICY

- 1. How we collect, use and disclose personal information**
- 2. We will protect your personal information**
- 3. Your right to access your personal information**
- 4. How to register a complaint**
- 5. For more information**

1. How we collect, use and disclose personal information

We ask you for only the information we need.

We collect only the information we need for the purposes we have identified to you. Our files are kept for the purpose of providing and servicing insurance products and services that we believe are right for you.

We will not sell your personal information.

Why we need the information.

Generally, we need to collect personal information to:

- understand your needs,
- determine your eligibility,
- continue to offer you the full range of products and services that we believe meet your changing needs and to service such products and services,
- meet regulatory or contractual requirements relating to the services and products provided to you.

We will make sure you understand why we need the information by identifying the purpose in clear, understandable language.



We will obtain your permission.

We collect, use or disclose your personal information only with your permission.

Your permission may be expressed in writing or be implied and you may give it to us verbally, electronically, or through your authorized representative.

You may withdraw your permission to collect, use and disclose your personal information at any time, subject to legal and contractual restrictions and reasonable notice.

Where your medical information is collected or released, we will obtain your consent to do so.

Before we make information available to third parties, other than an agent or service provider who needs it, we will tell you at the time we obtain your consent or before we make the information available, who those persons or organizations are, the kind of information we want to share with them and why.

We will limit how long we keep information.

We will keep your personal information as long as it is necessary, including updating the product or service or as required by law.

When we destroy personal information, we will use safeguards to prevent unauthorized parties from gaining access to the information during the process.

2. We will protect your personal information

We are responsible for your information.

We are responsible for all personal information in our possession; including information transferred to a third party service provider or agent, so that we can provide you with a product or service.

All employees, agents and authorized service providers of **guard.me** are required to protect the confidentiality of your personal information.

How we protect information.

Access to your personal information is restricted to those of **guard.me's** employees, agents and authorized service providers who need it to do their jobs.

We have developed and are continuing to improve security procedures to safeguard and protect personal information against loss, theft, unauthorized disclosure, copying, and unauthorized use or modification.

We maintain appropriate safeguards and security procedures that reflect the types of documents, including electronic or paper records. We have instituted organizational measures including security clearances and limiting access on a "need-to-know" basis, and technological measures such as the use of passwords and encryption.

While we endeavour to protect all information, the most sensitive information, such as medical information, receives the highest level of protection.

3. Your right to access your personal information

Your rights.

You have the right to ask whether we hold any personal information about you and to see that information, as provided by law. Where we have obtained medical information about you from a third party, we will release this information only through your physician.

You also have the right to know:

- how we collected your personal information,
- how we are using it, and
- to whom it may have been disclosed.

How to request an update or correction.

If you believe any of the information we have collected about you is incorrect or incomplete, you have the right to ask us to change it.

If you show that your personal information is inaccurate or incomplete, we will make the necessary changes.

If you feel we have not dealt with your request to your satisfaction, you can follow our complaint resolution procedures.

4. How to register a complaint

You may register a privacy-related complaint by contacting **guard.me's** Privacy Officer. We will explain **guard.me's** complaint procedure to you and investigate all complaints. If a complaint is justified, we will take all appropriate steps to set the situation right, including changing our policies and practices if necessary. We will also let you know what other complaint procedures may be available to you.

5. For more information

For more information, please contact **guard.me's** Privacy Officer at (905) 731-8140 or by email at admin@guard.me or by regular mail to:

Privacy Officer
guard.me International Insurance
300 John Street, Suite 405, Thornhill, ON L3T 5W4



Travel Healthcare Insurance Solutions Inc./guard.me International Insurance Privacy Code - 10 Privacy Principles

Principle 1: Accountability

Each member, employee or agent of **Travel Healthcare Insurance Solutions Inc./ guard.me International Insurance (guard.me)** is responsible for personal information under his or her control. **guard.me** has designated a Privacy Officer to be accountable for compliance with this Code.

Principle 2: Identifying Purposes

The purposes for which personal information is collected shall be identified before or at the time the information is collected.

Principle 3: Consent

The prior knowledge and permission of the individual are required for the collection, use or disclosure of personal information, except for legal or security reasons.

Principle 4: Limiting Collection

The collection of personal information shall be limited to that which is necessary for the purposes identified. Personal information shall be collected by fair and lawful means.

Principle 5: Limiting Use, Disclosure and Retention

Personal information will not be used, disclosed or retained for purposes other than those for which the information was collected, except with the permission of the individual, or as permitted or required by law.

Principle 6: Accuracy

Personal information shall be as accurate, complete and current as is necessary for the identified purposes for which it is to be used.

Principle 7: Safeguarding Information

Personal information will be protected by safeguards appropriate to the sensitivity of the information.

Principle 8: Openness

guard.me will make readily available to our customers specific information about our policies and procedures relating to the management of their personal information.

Principle 9: Individual Access

Upon request, an individual will be informed of the existence, use and disclosure of his or her personal information and shall be given access to it. An individual will be able to challenge the accuracy and completeness of the information and have it amended as appropriate.

Principle 10: Handling Customer Complaints and Suggestions

Individuals can address any complaint regarding compliance with the above principles. Please contact our Privacy Officer at (905) 731-8140 or by email to: admin@guard.me or by regular mail to:

Privacy Officer
guard.me International Insurance
300 John Street, Suite 405, Thornhill, ON L3T 5W4