

Omega General Insurance Company Statement of Privacy

At Omega General Insurance Company, we recognize that a fundamental component of an insurer/insured customer relationship is our customers' trust that we will respect the privacy and confidentiality of their personal, financial and health information in connection with our insurance relationship. We are committed to keeping that information secure and confidential and have established the following Statement of Privacy to assist in achieving that purpose.

What We Collect

"Personal Information" collected by Omega General Insurance Company could include any information about an identifiable individual, including name, address, telephone number, marital status, work history, personal financial information, health records, claim history, and other information of a personal nature.

Why We Collect Personal Information

Omega General Insurance Company collects, uses, and discloses Personal Information, including to and from your broker (if applicable), our affiliates, our reinsurers, our business advisors, our third party suppliers, and our regulators, for the following purposes:

- Offering and providing insurance products and related products and services.
- Administering insurance products and related products and services.
- Analyzing, underwriting, and reinsuring risks.
- Determining and collecting premiums and fees.
- Investigating, adjusting, and administering claims.
- Detecting and preventing fraud.
- Investigating and managing customer complaints.
- Managing personnel and employment matters.
- Complying with regulatory requirements.
- Complying with laws, or the requests of law enforcement agencies.

Consent

Omega General Insurance Company will collect, use, or disclose Personal Information with the knowledge and/or the consent of individuals. Consent can be expressed (orally, in writing, or electronically) or can be implied (such as when you provide Personal Information in order for us to provide products and services). Implied consent is inferred from the circumstances of your interaction with us.

In certain circumstances, where permitted by or required by law, Omega General Insurance Company may collect, use, or disclose Personal Information without the knowledge or consent of individuals.

By providing Personal Information about a third party, such as a family member or employee, you represent that you have obtained that individual's consent to the collection, use or disclosure in accordance with this Statement of Privacy.

You may choose to withdraw consent. However, this may affect the ability of Omega General Insurance Company to provide insurance or administer an insurance policy, including administering a claim.

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Limiting Collection, and Retention of Personal Information

Omega General Insurance Company will only collect, use, and disclose Personal Information for the purposes identified above, except with the express consent of the individual, or as required by law.

Omega General Insurance Company will not sell Personal Information to any organization, including charities or direct marketing groups.

Omega General Insurance Company will only retain Personal Information for as long as is reasonably necessary to accomplish the purposes identified above, or to satisfy our legal and business obligations.

Accuracy

Omega General Insurance Company will use its best efforts to ensure that Personal Information is as accurate and up to date as we consider necessary to accomplish the purposes identified above, and will strive to correct inaccurate information as soon as it becomes known to us.

Safeguards

Omega General Insurance Company will limit access to Personal Information to only those employees with a business reason for knowing such information. Omega General Insurance Company will instruct its employees on the importance of confidentiality and customer privacy.

When Omega General Insurance Company uses outside organizations to support our business or to service our customers, we will only disclose Personal Information to them as may be necessary to enable them to deliver their product or service.

Omega General Insurance Company will protect access to Personal Information with safeguards appropriate to the sensitivity of the Personal Information. Methods of protection include physical security measures, technological measures, and organizational measures.

Individual Access and Accountability

Omega General Insurance Company's Statement of Privacy may change from time to time. You can view the latest version on our website.

Upon receiving a written request, Omega General Insurance Company will inform you of the existence, use, and disclosure of your Personal Information, once we are able to confirm your identity.

If you would like to make a written request, or have any questions about our Statement of Privacy, or have any complaints regarding our compliance with the Statement of Privacy, please contact our Privacy Officer at:

Privacy Officer
Omega General Insurance Company
34 King Street East, Suite 1200
Toronto, Ontario, M5C 2X8, Canada