

Collectivfide Privacy Policy

Last Updated: April 17, 2024

Our Commitment

Protecting the privacy of your Personal Information is important to Collectivfide Insurance Group Inc. (“Collectivfide”, “we”, “us”, “our”). Collectivfide values the privacy of visitors to its website. We are committed to collecting, using, and disclosing Personal Information responsibly and only to the extent necessary for the premises, goods, and services we provide.

Our Privacy Policy

Our policy informs you of our policies regarding the collection, use and disclosure of Personal Information we receive from users. By using the collectivfide.com site (the “site”) and our services, you agree to the terms of this Privacy Policy.

Please note that this privacy policy does not govern the collection and use of information by companies our Company does not control, nor by individuals not employed or managed by our Company. If you visit a website that we mention or link to, be sure to review its privacy policy before providing the site with information.

Information We Collect

For the purposes of this Privacy Policy, “Personal Information” means information that is personally identifiable to individuals, and includes contact information (e.g., name, e-mail address), demographic information, and household information. Collectivfide may use Personal Information that it collects for the following purposes:

- To identify and communicate with you (unless you opt out)
- To advise of Collectivfide services and value proposition,
- To respond to enquiries,
- To discuss partnership opportunities and services,
- To comply with all relevant legislation,
- Individually or in the aggregate for research and development, the technical administration of our website, or to assist us with our marketing efforts.

We will only request the information that we need for the purposes that we have identified to you. If you wish to opt out of the collection, use and disclosure of your Personal Information in accordance with this Privacy Policy, please contact us.

Log Data

We also collect information that your browser sends whenever you visit our site. This Log Data may include information such as browser type, browser version, the pages of our site that you visit, the time and date of your visit and the time spent on those pages. In

addition, we use third party services such as Google Analytics and Facebook Ads Manager that monitor, collect and use such data.

Other Information We May Collect

From time-to-time we may also collect information that cannot be readily used to identify you such as the IP address or domain name of your computer. We may use this information individually or in aggregate for research and development, technical administration of our website, and to help with focused marketing efforts.

Except where authorized or required by law, we will not knowingly disclose your Personal Information to any third parties, except in the following circumstances:

1. When we have received your consent to do so;
2. When the law permits or requires such disclosure;
3. To any third parties, but only for the purposes described in this Privacy Policy; and

Third Party Service Providers

Collectivfide may provide you personal information to our third-party service providers responsible for administering our marketing and promotional activities or providing the products or services you have requested. We require these organizations to have privacy policies in place or to abide by our policies in relation to the personal information we share with them, including a requirement to use the information only for the purposes for which it was provided.

Your Right of Access to Your Personal Information

You may request access to your Personal Information by contacting us at info@collectivfide.com

PIPEDA

The Personal Information Protection and Electronic Documents Act (PIPEDA) and associated statutes and regulations apply to private-sector organizations across Canada that collect, use or disclose Personal Information in the course of a commercial activity, including us.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored on your computer's hard drive. We use "cookies" to collect information, including aggregate data, about your use of our site. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our site.

Communications & Canada's Anti-Spam Legislation (CASL)

Canada's Anti-Spam Legislation (CASL) restricts the ability of organizations to send commercial electronic messages without the consent of the recipient. Such commercial electronic messages will include an 'unsubscribe' option.

Security

The security of your Personal Information is important to us. Electronic information is under the supervision and secured in confidential databases located in Canada and all information is password protected. We will take all commercially reasonable precautions to protect the information from loss, misused, and unauthorized access, disclosure, alteration, and destruction.

Collectivfide Shareholders

Our brokerages are owned by Collectivfide Insurance Group Inc., whose shareholders are the following mutual insurance companies:

- Algoma Mutual
- Axiom Mutual
- Bay of Quinte Mutual
- Bertie and Clinton Mutual
- Brant Mutual
- Caradoc Townsend Mutual
- Dufferin Mutual
- Edge Mutual
- Germania Mutual
- Grenville Mutual
- HD Mutual
- Heartland Mutual
- Howick Mutual
- HTM
- MutualONE
- North Blenheim Mutual
- Nova Mutual
- Portage Mutual
- SouthEast Hope
- Trillium Mutual
- Osborne and Hibbert Mutual
- Salus Mutual
- West Wawanosh Mutual
- Westminster Mutual

Changes to this Privacy Policy

This Privacy Policy is effective as of **April 6, 2022** and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page. We reserve the right to update or change our Privacy Policy in order to comply with any changes in legislative requirements or changes in our business practices. We recommend that you review this policy periodically so that you are aware of any changes. If we make any material changes to this Privacy Policy, we will notify you either through the email address you have provided us, or by placing a prominent notice on our site.

Privacy Inquiries

To request access to your Personal Information, to register a privacy related complaint, or if you should have any questions regarding our Privacy Policy or practices, please contact us at:

Collectivfide

RE: Privacy Inquiries

350 Pinebush Dr.

Cambridge, ON N1T 1Z6

Email: info@collectivfide.com