



*Lundgren and Young  
Insurance Ltd.*

*Specialists in All Classes of Insurance*

Auto • Home • Tenants • Condo • Farm •  
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• Antique & Classic Autos • Watercraft •  
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• Cargo & Long Haul • Hospitality Risks •  
Course of Construction • Specialty Risks •  
Life • Accident & Sickness • Group Health •  
• Travel & Medical • RRSPs •

*Call us for a free quote!*

North Office  
**277-1723**  
**277-1733**

South Office  
**253-1980**  
**253-1922**

[www.l-and-y.com](http://www.l-and-y.com)



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Insurance Ltd.*

## **Our Privacy Policy**

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## Our Privacy Policy

On January 1, 2004 the final phase of the federal **Personal Information Protection & Electronic Documents Act** went into force for all commercial businesses and non-profit societies in Canada. The companies with whom you do business may ask for sensitive personal information to provide you with the goods or services you request from them. The confidentiality of information is fundamental to providing you with insurance coverage for your automobile, home, business or personal insurance needs. The following questions will help you understand how we gather, use and protect your personal information.

### What information do we collect?

Lundgren & Young Insurance obtains your personal information through our brokers and licensed staff but only *with your consent*. Whether you are simply looking for a quote or have purchased insurance through our offices, we need to collect & store information such as:

- Name
- Address
- Birthdate
- Marital status
- Phone Number
- E-mail address
- Policy type and number
- Driver's License Number
- Accidents & ticket history
- Information about other operators of your vehicle
- Vehicle information
- Liens or leaseholders
- Mortgage holders
- Bank or Credit Card Information

### How do we obtain your consent?

We obtain your consent (which may be written or implied) at the time your personal information is being collected, but only information needed to provide you with a quote to obtain the insurance you request, as permitted or required by law.

### How do we use your information?

When you submit an application or express an interest in purchasing insurance, a file created in your name in our office. This may be on paper, in electronic format, or both.

This information is used to:

- consider your application and offer you insurance products
- establish and maintain communication with you
- underwrite & market your insurance
- service your policy
- record information arising from claims
- compile statistics
- comply with requests from regulatory and law enforcement authorities
- enable activity which we undertake under federal or provincial legislation
- establish credit card, banking or other financial information needed to pay premiums

Most of the information we collect comes directly from you. We may be required to collect information from other sources such as another insurance company, motor vehicle registry or inspection company. This information may include details about any claims you may have had, motor vehicle or licensing reports, credit information or health issues.

For property insurance, we may need to inspect your property and verify information about the value and condition of your property. Information we share with any source is treated with the same confidentiality as information you provide on the insurance application.

If you have a claim, we collect data necessary to report your loss to your insurer. The information needed depends on the type and magnitude of your loss. This information is gathered and kept with your consent.

### How is your personal information protected?

Customer information is only available to those employees and agents who have a *need to know* in order to serve you. We have implemented all reasonable security measures to protect against unauthorized access, use, alteration, destruction, or disclosure of your personal information on and off our premises as well as our website. We retain your information only for as long as necessary for the purpose identified and to meet obligations we have under the law.

Your personal information will remain protected in accordance with our privacy practices and procedures even after you are no longer associated with Lundgren & Young Insurance Ltd.

### With whom & why would Lundgren & Young Insurance share information?

In offering you insurance, we may send information from your file to industry-associated companies. These companies are also required to comply with the privacy laws in the same fashion to those applying to our company.

We only disclose information to regulatory agencies in connection with providing you with insurance and related services. We may be required to disclose information without your consent when we are legally obliged to do so.

**WE DO NOT SELL PERSONAL INFORMATION.  
TO ANYONE. PERIOD.**

### What information do we have about you and how can you view it or contact us?

Any information contained in our files can be obtained by either attending in person or you can request the information by mail. In either case, a written request must be submitted. If you feel the information is incorrect or incomplete, you may request that we make any necessary corrections, additions, and deletions to the disputed information.

Request forms are available at our offices, by mail or by downloading an information request form from our website at [www.l-and-y.com](http://www.l-and-y.com).

If you have a complaint about the collection, use or disposal of your personal information, a complaint form is also available at our offices or off our website.

You may request a list of organizations to which we have disclosed your information, or enquire as to the purpose of such disclosure. Please send requests to:

**Privacy Officer  
Lundgren & Young Insurance Ltd.  
400C-9705 Horton Road S.W.  
Calgary, AB  
T2V 2X5**

**Phone: (403) 253-1980  
Fax: (403) 253-1922**

**Email: [privacy@l-and-y.com](mailto:privacy@l-and-y.com)**