

# H.E. Passingham



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## RIBO Disclosure Letter

### H.E. Passingham Insurance Brokers Ltd.

*Dear Customer,*

*Thank you for choosing us for your insurance needs. We appreciate your business and will do our best to maintain the trust you have placed in our brokerage to protect that which matters most you. As an insurance broker; we serve as an intermediary between you and the insurance companies which we represent. We help to place your insurance with an insurer that is reliable, best suits your needs and provides a competitive price. In addition to providing professional insurance advice, we are also dedicated to obtaining fair treatment for you in the event of a claim.*

*In return for these services, we are paid a commission by the insurance company based on your premiums. These commissions vary from company to company and also on the type of policy that is being written. The list below shows the companies that we represent and the range of commission we earn when placing your insurance policy.*

<b>Insurance Company</b>	<b>Commission Range Auto</b>	<b>Commission Range Property</b>	<b>Commission Range Commercial</b>
*Travelers	10 - 12.5%	20%	20%
*Intact Insurance Company	10 - 12.5%	20%	20%
*Axiom Mutual	10 - 12.5%	20%	20%
Premier Group	N/A	15%	15%
Forward Insurance	N/A	15%	15%
Facility Insurance (Nordic)	Max \$250		
Jevco Insurance Company	5 - 12.5%	n/a	n/a
Totten Group	N/A	12.5%	12.5%
Nautic Life (Aviva)	N/A	15%	15%

*These commissions are paid annually for both new business and renewals. In addition to the commission, we receive for placing insurance with these companies, we may also receive a "Contingent Commission". Those companies marked with an asterisk (\*) may pay us a contingent commission. This is payable on a book of business that is placed with an insurance company if this book is profitable for the insurance company. This contingent commission is not guaranteed and cannot be predicted in advance. On occasion we have the need to place coverage with Wholesale Insurance Brokerages, who have access to products and insurance companies that we do not represent. Upon request we can provide you with the commission we receive from these companies.*

## **Privacy Policy**

At H.E. Passingham Insurance Brokers Ltd we are committed to providing you, our clients with excellent service and utmost respect. Acting as professional insurance brokers, protection of your personal information is one of our highest priorities.

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of federal legislation, the Personal Information Protection and Electronic Documents Act (PIPEDA), we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we'll only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

The following is a brief summary of our privacy practices.

### **Why do we collect personal information?**

When you become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

- Enable us to acquire or renew an insurance policy for you;
- Assist you and access your ongoing needs for insurance;
- Assess your need for other products, such as financial products, and to offer them to you;
- Ensure your information is accurate and up-to-date; and
- Protect us both against error and fraud.

### **What Is the Scope of Information Collected?**

When you choose to become a policyholder with one of our carriers, we will ask you to provide certain personal information, some of which is detailed and sensitive, including, but not limited to:

- Full name and address (both of which must be provided)
- Email address
- Home, cell and business phone numbers
- Payment information
- Date of birth
- Marital status
- Medical information such as any condition that may affect the operation of a vehicle
- Employment information
- Previous insurance experience, including claims history of accidents, traffic tickets
- Information regarding other drivers of the vehicle such as date of birth and relationship to insurance policyholder
- Driver's license number and number of years all drivers have been licensed
- Details about your property such as the value of your home

If you provide us with the personal information of other members of your household, you confirm that they consent to our collection, use and disclosure of their personal information for the purposes outlined in this policy.

**We may obtain this information from:**

- You
- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Motor Vehicle and driver licensing authorities
- Financial Institutions
- Medical professionals

**Who do we disclose your information to?**

For many of the purposes identified previously, we will need to share your personal information with others in order to serve your needs. These other parties commonly include:

- Insurance Companies
- Other insurance brokers or agents
- Professionals working with us such as adjusters or lawyers
- Financial institutions (e.g. re: mortgage)

**How do we protect your personal information?**

In order to protect your personal information and right to privacy, we will:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you.
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law.
- Maintain your personal information in as accurate, complete and up-to-date a form as possible.
- Safeguard your personal information to the best of our ability.
- Respond to any request you may make to access or correct the personal information we hold about you.
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information.

**Consent**

We may obtain your express consent or we may determine that consent has been implied by the circumstances. That is:

- We might ask you for your express consent in writing, for example a signed consent or application form.
- We may ask for your express consent in person or over the telephone.
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner.

There are also legal expectations in which we will not need to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information. For example, this could apply when there is an emergency situation or if it is necessary for your protection or ours.

**You can control how we handle your personal information.**

We want you to know that you do have choices in this matter. You could refuse to allow us to obtain, use or share your personal information or you could also withdraw a previously given consent at any time. However, by doing that, depending on the situation, you may be limiting or even preventing our ability to provide you with the product or service you desire.

We are committed to treating you with respect and courtesy and to providing the highest level of service. Please contact our Office at 519-869-4021. if you:

- Wish to access your personal information.
- Wish to change your consent to the ways in which we may collect, use or disclose your personal information.
- Have a complaint about our privacy policies, or the manner in which we've handled your personal information.
- If you have any other questions regarding our privacy policies.

To find out more about federal privacy laws, please contact the Office of the Privacy Commissioner at 1-800-282-1376 or visit their website at <https://www.priv.gc.ca/>

I agree to the aforementioned terms;

X\_\_\_\_\_Insured Signature

X\_\_\_\_\_Insured Name