

PRIVACY POLICY

FOR

TRENT HEALTH INSURANCE SERVICES CORP.

What is personal information?

Personal information is information that can be explicitly used to identify you, contact you as an individual, and/or provide insurance to you through underwriting. This includes information such as your real name, e-mail address, mailing address, phone number, birth date, any medical information about you to provide insurance coverage, etc.

Information that, by itself, cannot be explicitly linked with your “real” identity is not considered personal information. Personal information does not include the name, title, business address or telephone number of an employee of an organization.

Do we collect personal information?

Trent Health Insurance Services Corp. collects personal information about you when you specifically and knowingly provide it to us, to provide you with the product or service that you requested.

How is the personal information used?

Personal information enables Trent Health Insurance Services Corp. to develop and customize products or services to better meet your needs. Your personal information is safely recorded by Trent Health Insurance Services Corp. and may be disclosed to any person or organization, including medical practitioners and institutions, investigative agencies and other insurers or reinsurers in order to underwrite and administer insurance or to pay insurance benefits.

Trent Health Insurance Services Corp. may make aggregate information about our customers (e.g. overall statistics) available to third parties to help us serve you better and to tell you about other products and services. Information that personally identifies you will be kept strictly confidential.

When does Trent Health Insurance Services Corp. share my personal information?

Trent Health Insurance Services Corp. will NOT release your personal information, other than described above, with these exceptions:

- When you give us permission to do so;
- When we believe, in good faith, that the law requires it; or,
- To protect the right or property of Trent Health Insurance Services Corp. or its affiliates.

When else might Trent Health Insurance Services Corp. use my personal information?

On occasion Trent Health Insurance Services Corp. or one of its affiliates may contact you to make you aware of products and services we can make available to you. If you do not want to receive information, or be contacted by telephone, all you have to do is say so when you give us your personal information. If you have given permission and change your mind, you can ask to be taken out of future mailings at any time.

In the event of a claim for insurance, we may request further information from you or, with your consent, information from your health care providers. Any personal information collected shall be kept confidential at all times except as already explained to you. You may request a copy of the personal information we have on hand at any time. We will make every reasonable effort to keep your information accurate and up to date.

What security measures are in place?

Trent Health Insurance Services Corp. has reasonable security measures in place to protect against loss, misuse and interception by third parties. We will retain your information only for the time required and for the purposes we explained to you. Trent Health Insurance Services Corp. assumes no liability for interception, alteration or misuse of information transmitted to us over the internet, or misdirected by mail.

Changes to this privacy policy.

From time to time, Trent Health Insurance Services Corp. may introduce new products and services to its users and members. Trent Health Insurance Services Corp. reserves the right to modify this privacy policy at any time.

What else should I know about this privacy policy?

Internet users should be aware that when you are visiting our web site, one could be directed to other sites that are beyond our control. Trent Health Insurance Services Corp. is not responsible, and bears no liability, for these policies or actions.

Who do I contact?

If you have any questions about this privacy policy or the practices of our web site, you may contact:

Director of Compliance
Trent Health Insurance Services Corp.
Suite 1200, 438 University Avenue
Toronto, Ontario M5G 2K8
Tel: (416) 340-0100
Fax: (416) 340-9868