



## PRIVACY POLICY



At Advantage Benefits Plus Inc we are committed to professional, personalized service. We value the trust that you show us. We uphold a corporate commitment to maintaining the accuracy, confidentiality, and security of your personal information. Our Privacy Policy is a reflection of that commitment to you.

Our Privacy Policy is defined by principles as set out and outlined in the Personal Information Protection and Electronic Documents Act (PIPEDA), and the Personal Information and Privacy Protection Act (PIPPA). They are as follows:

1. **Accountability:** We are responsible for personal information under our control. We are responsible for monitoring and keeping compliant with the Privacy Principles.
2. **Identifying Purposes:** The purposes for which personal information is collected, will be identified by us, or through the companies we represent.
3. **Consent:** Your consent is required for the collection, use and disclosure of personal information, subject to certain exceptions. Such exceptions are set out in the law and include where legal, medical or security reasons make it impossible, or impractical, to seek consent. Your consent may be expressed in writing if necessary. It may also be given verbally, electronically, or through our, or your authorized representatives. In certain circumstances, it may also be implied.
4. **Limiting Collection:** The collection of your personal information must be by fair and lawful means, and be limited to that which is necessary for the purposes identified.
5. **Limiting Use, Disclosure and Retention:** Your personal information may only be used or disclosed for the purposes for which it was collected, other purposes you consent to, or as required or permitted by law. It may only be kept for as long as is necessary to satisfy the purposes for which it was collected, or as required or permitted by law.
6. **Accuracy:** Any personal information that is collected, used or disclosed should be as accurate, complete and as up to date as is necessary for the purpose for which it is to be used.
7. **Safeguards:** Personal Information shall be protected by security safeguards that are appropriate to the sensitivity of the information, in order to protect your personal information from unwarranted intrusion, release or misuse.
8. **Openness:** Information about our privacy policies and practices for managing your personal information shall be made available to you.
9. **Individual Access:** Upon written request, you will be informed of the existence, use and disclosure of your personal information and you will be given access to it, subject to certain exceptions, as permitted by law. You may also verify the accuracy and completeness of your information, and request that it be amended, if appropriate.
10. **Inquiries and Concerns:** You may contact us if you have any inquiries or concerns about our privacy policies and procedures.

Personal Information is defined as information concerning an identifiable individual. This includes but is not limited to, all information concerning group and individual contract holders, covered members, dependants, and beneficiaries, particularly information regarding their health.

The uses for which we collect personal information include, but are not limited to:

- To arrange quotations
- Confirming your eligibility for insurance coverage, benefits and services
- Adjudication and processing of claims you send us
- Meeting regulatory requirements

Advantage Benefits Plus Inc has made a strong commitment to the above principles. To this end we have a Privacy Officer who ensures that the Privacy Policy is upheld at all times. For any questions or concerns about our privacy policy and practices:

**Compliance and Privacy Officer  
Advantage Benefits Plus Inc.  
206 – 2750 Quadra Street  
Victoria, BC V8T 4E8**