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# Privacy Code

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FNF Canada is committed to keeping all personal information that it collects accurate, confidential, secure and private, and has enacted this Privacy Code to ensure that those goals are met.

The purpose of the FNF Canada Privacy Code is to inform FNF Canada's customers of our information handling practices, the reason for those practices and the security steps in place to protect your information.

The FNF Privacy Code does not apply to information about business customers who carry on business as corporations, partnerships or other forms of association unless the customer is a sole proprietorship. FNF Canada does however, protect the confidentiality of all information it receives in accordance with the law and FNF Canada's own policies.

FNF Canada reserves the right to amend its Privacy Code from time to time to comply with changes in the law and current business practices.

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FNF Canada is committed to complying with the ten principles of privacy. These principles are:

## 1. **Accountability**

FNF Canada is accountable for all personal information in its possession or control, including any personal information transferred to third parties for processing. We will use contractual or other means to provide a comparable level of protection when the information is being processed by a third party.

FNF Canada has appointed a privacy officer who is responsible for ensuring that the provisions of our privacy code are complied with. That person may be contacted at:

Privacy Officer, FNF Canada  
FNF Canada  
55 Superior Boulevard  
Mississauga, ON  
L5T 2X9

## 2. **Identifying the Purposes of Collecting Personal Information**

Our representatives will inform you of the purposes for which we collect personal information at or before the time of collection. The purposes will be restricted to those which relate to our business and which a reasonable person would consider suitable in the circumstances. Those purposes include:

- a) to process applications submitted
  - b) to assess the risk
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- c) to administer claims
- d) to market our products and services
- e) to develop and grow our business
- f) to confirm the identity of our customers and the legitimacy and legality of the transaction that we are participating in
- g) to meet all legal and regulatory requirements

If we intend to use any personal information that we have collected for a purpose not previously disclosed, we will identify and disclose this purpose before such use. We will make an acceptable effort to advise the individual from whom the personal information is collected of the purpose of collection, and state the purpose in such a way that an individual can reasonably understand how the information will be used or disclosed.

### **3. Consent**

FNF Canada will only collect, use or disclose personal information about an individual, with the knowledge and consent of that individual, except where required or permitted by law.

FNF Canada will seek consent for the use or disclosure of information at or before the time of collection, use or disclosure. That consent may be provided expressly, implicitly, or through an authorized representative. That consent can be withdrawn at any time, subject to legal or contractual restrictions and reasonable notice.

We will not, as a condition of the supply of services, necessitate an individual to consent to the collection, use or disclosure of personal information outside of that needed to fulfill our valid business purposes.

In certain circumstances, as permitted or required by law, we may collect, use or disclose personal information without the knowledge or consent of the individual, where that information is publicly available, where collection or use is clearly in the interests of the individual and consent cannot be obtained in a timely way, to investigate the breach of an agreement or a contravention of a law, to act in response to an emergency that threatens the life, health or security of an individual, for debt collection, or to comply with a summons, warrant or court order.

### **4. Limiting the Collection of Personal Information**

FNF Canada limits the amount of personal information it collects to that which is necessary for purposes disclosed to the customer, or required by law, and that information will be collected by fair and lawful means.

### **5. Limiting the Use, Disclosure and Retention of Personal Information**

FNF Canada will only use personal information for the purpose for which it was collected, except with the consent of the individual, or as required by law. Personal information will only be kept for as long as necessary to fulfill those purposes.

Only those employees of FNF Canada, and its agents, with a business need to know, or whose duties reasonably require, are granted access to the personal information collected by FNF Canada.

When Personal Information is no longer needed for the purpose for which it was collected, it will be destroyed, erased or made anonymous, given that there are no legal requirements for its continued retention. FNF Canada will maintain practical and methodical controls and practices for information retention and destruction, which will be applied to personal information collected by FNF Canada.

## **6. Accuracy of Personal Information**

FNF Canada will take all reasonable steps to ensure that the personal information in its possession is accurate, complete, current and relevant, based upon the most recent information provided to FNF Canada. Individuals may challenge the accuracy and completeness of personal information about them, and request FNF Canada to amend it as appropriate.

## **7. Safeguarding Personal Information**

FNF Canada protects the personal information it has collected with safeguards suitable to the sensitivity of the information. We make our employees aware of the importance of maintaining the confidentiality of the personal information in our possession, and we exercise care in the disposal or destruction of personal information to prevent unauthorized persons from gaining access to the information.

Our methods of protection include physical measures, such as restricted access to our premises, organizational measures such as security clearance and restricting access to those employees who need to have access to the information, and technological measures such as the use of passwords and encryption.

## **8. Openness**

FNF Canada will make available to its customers information on its procedures, including this Privacy Code, how to access their personal information, what information we obtain, and what uses we put the information to, and how to contact our Privacy Officer.

## **9. Providing Access to the Personal Information**

FNF Canada, will, upon written request from an individual, provide that individual with what information FNF Canada has on that individual, what it is being used for and to whom it has been disclosed. This allows the individual to test the accuracy and completeness of their personal information, and to request its amendment as appropriate.

FNF Canada will respond to an individual's written request within a reasonable time, and at an appropriate cost. We may require the individual to provide us with sufficient information to confirm their identity and to allow us to identify and locate their personal information.

If an individual can prove the inaccuracy or incompleteness of any of their personal information, which is held by FNF Canada, we will amend the information as required. If the complaint is not resolved, we will record the substance of the unresolved complaint. Where appropriate the amended information or existence of an unresolved complaint will be transmitted to third parties who have access to the personal information.

Sometimes the law will permit or require us to refuse an individual access to all of the personal information we have on them. Where permitted, we will give the individual the reasons why we

have denied or limited their access to the information. These exceptions include information that refers to other individuals or contains confidential commercial information, information collected in the course of investigating the breach of an agreement or in the course of legal or other dispute resolution proceedings and information that is subject to solicitor-client privilege.

## **10. Complaints and Questions**

Any person may challenge FNF Canada's compliance with this Privacy Code, by sending a written complaint to our Privacy Officer. All written complaints will be investigated. We will take all appropriate measures, including, if necessary, modifying our policies and practices should our investigation determine that is warranted. In addition, the person will be advised of the outcome and decision.

In addition, any person may seek advice from the Office of the Privacy Commissioner of Canada at 1-800-282-1376 or at [info@privcom.gc.ca](mailto:info@privcom.gc.ca).

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FNF Canada, with this Privacy Code is striving to protect the privacy of all personal information, which it collects. Any questions, comments or concerns about our Privacy Policy or procedures should be addressed to our Privacy Officer at:

Privacy Officer  
FNF Canada  
55 Superior Boulevard  
Mississauga, ON  
L5T 2X9

Telephone: 1-877-526-3232