

Contact Information

If you have a question or complaint regarding our privacy policy or procedures, or if you wish to request access to your personal information in our possession or under our control, please contact our Privacy Officer at:

Privacy Officer

Federated Insurance Company of Canada
105 Adelaide Street West, Suite 700
Toronto, Ontario
M5H 1P9

or call us at:

Toll-free: 1-800-268-9680 Extension 4445

or e-mail us at:

E-mail: privacy@federated.ca

If we do not resolve your questions or complaint to your satisfaction, you may address your concerns to:

The Privacy Commissioner of Canada

112 Kent Street
Ottawa, Ontario
K1A 1H3

Phone: (613) 995-8210

Toll-free: 1-800-282-1376

Fax: (613) 947-6850

Website: info@privcom.gc.ca

A copy of our complete Privacy Policy is available on our website www.federated.ca under the "Privacy" tab.



Knowing your business matters.

The Federated Insurance method... **getting it right the first time.**

The core values that drive our company include:

- Unique protection programs to satisfy our clients' needs
- Innovative concepts to serve the market
- Maximum protection value for premium dollars
- Nurturing long term mutually beneficial relationships
- Striving for customer satisfaction and responsible service

It's our business to protect **yours!**

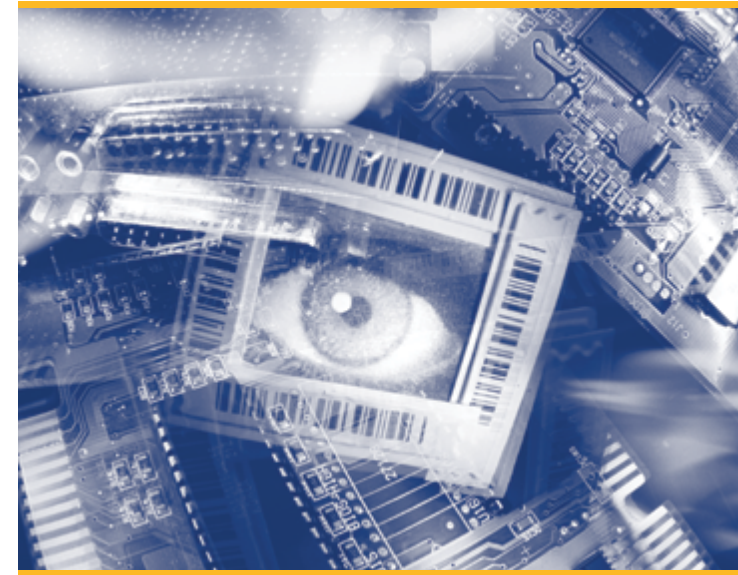
A handwritten signature in black ink that reads "John Purley".

President

Federated Insurance Company of Canada
Head Office: 717 Portage Avenue, Winnipeg, Manitoba
Mailing Address: P.O. Box 5800, Winnipeg, MB R3C 3C9
Telephone: (204) 786-6431 **Toll Free:** 1-800-665-1934
www.federated.ca

PRIVACY

Our Commitment to you.



Knowing your business matters.

Our privacy commitment to *you*...

Strength through Trust

At Federated Insurance, we are committed to protecting your personal information. The type of personal information that we collect and use depends upon the nature of your relationship with us, and may include:

- name, address, e-mail address, and telephone number;
- date of birth, gender, family and marital status;
- education, employment, lifestyle, and income information;
- banking, credit, and financial information;
- previous insurance and claims experience;
- drivers licence number and driving record;
- vehicle identification number (VIN) and vehicle information;
- medical and health information;
- employment and income information;
- policy type and number.

Limited Use of your Personal Information

As part of our relationship with you, our privacy commitment extends to limiting the purposes for which we collect, use and disclose your personal information. At Federated Insurance, we may collect, use and disclose your personal information for the following purposes:

- offering and providing products and services to meet your needs;
- establishing and maintaining communications with you;
- verifying personal information you provide in your application;
- assessing and underwriting risks on a prudent basis;
- performing safety assessments;

- determining insurance product prices
- investigating and settling claims;
- detecting and preventing fraud or other illegal activities;
- analyzing business results and compiling statistics;
- conducting market research;
- reporting to regulatory or industry entities;
- acting as required or authorized by law.

These are our "Identified Purposes". When we collect your personal information, we are doing so not just for any one of the Identified Purposes, but for all of the Identified Purposes. Should we wish to collect, use or disclose your personal information for a new purpose, we will explain the new purpose to you and obtain your consent before the information is collected, used or shared.

Obtaining your Consent

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in situations permitted by the law, such as during a fraud investigation, or where we are required to disclose information by court order. You may provide your consent in a variety of ways. By dealing with us on insurance related matters, you provide us with your implied consent for the collection, use, and disclosure of personal information necessary for the Identified Purposes. While we may rely on implied consent in certain circumstances, we will not collect, use or disclose your medical and health information, your employment and income information, or your banking, credit or financial information, without your express written or verbal consent. You may withdraw your consent, subject to legal or contractual obligations and on reasonable notice, but this may limit our ability to provide you with the requested product or service.

Security and Peace of Mind

Maintaining the security of your personal information is a top priority. We maintain physical, electronic and procedural safeguards to protect your personal information from unauthorized access. We review our policies and practices, monitor our computer networks, test the strength of our security, and monitor our compliance with relevant laws in order to help us ensure the safety of your personal information. We restrict access to your personal information to those employees whom we have determined need to know that information to provide products or services to you. In the event that we transfer your personal information to a third party in Canada or outside of Canada for processing, we will contractually require such third party to employ the appropriate security safeguards to protect your personal information, subject to the law in the third party jurisdiction. If you conclude your relationship with us, we will continue to safeguard the privacy of your personal information in accordance with this policy and as required by law. Your personal information will be retained by us only as long as it is needed, or to meet any legal, regulatory or tax requirements.