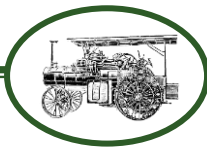


**ROBERT J. MORRIS  
INSURANCE & CONSULTING LTD.**

**Privacy Policy**

- i. As a provider of financial and insurance services, the collection and use of personal information is fundamental in our day-to-day operations. This information will be limited to that which is necessary and shall be as accurate, complete, and up-to-date as is necessary for the purposes for which it is used. The knowledge and consent of the individuals are required for the collection, use or disclosure of personal information, except where inappropriate. Consent may be express or implied.
- ii. The purpose for which personal information is collected at Robert J. Morris Insurance & Consulting Ltd. are as follows:
  - To establish and maintain communications with our clients and their service providers
  - To send information to various underwriters for risk assessment on a prudent basis
  - To assist in investigation for payments of claims
  - To detect and prevent fraud
  - To offer and provide products and services that meet the client's insurance and investment needs
  - To compile statistics pertinent to our business
  - To comply with the law
  - To undertake a business or activity under federal or provincial legislation
  - To provide information on products and services we think may be of interest and value
  - To obtain insurance for our clients
- iii. If an individual is not interested in receiving our newsletter or other mailings, the individual may opt only to receive communications necessary or appropriate to the fulfillment of our contractual obligations.
- iv. In the normal course of business, it is necessary for Robert J. Morris Insurance & Consulting Ltd. to disclose personal information to other organizations. We disclose personal information to:
  - Insurance and Investment Companies and providers so they can complete applications for Insurance and Investments, arrange coverage, collect premiums and work with us in the settlement and payment of claims
  - Third party inspectors so they can assess, on our and our client's behalf, risks for appropriateness of coverage
  - Lienholders/Mortgagees where their interests need to be covered
  - An Insurance Industry claims information network to assist in the investigation and settlement of claims
  - Medical professionals, Lawyers and Chartered Accountants when information is requested on behalf of their clients
  - Associated "Morris" Companies/Individuals within our office when it is advantageous to our client's insurance and investment needs
  - Service providers or professionals under our direction or authority or retained by ourselves, in order to improve the effectiveness of our service or enhance the value of this business



- v. Disclosure of personal information will always be restricted to those with a right to the information.
- vi. Robert J. Morris Insurance & Consulting Ltd. protects the personal information we collect with:
  - Physical safeguards to control access to our premises and within our office
  - Electronic safeguards to control access to and security of information stored electronically
  - Staff policies regarding confidentiality of policyholder information
- vii. Personal information will not be used by Robert J. Morris Insurance & Consulting Ltd employees or representatives for purposes other than in the performance of their duties without consent, unless the individual has been advised of or previously consented to such use.
- viii. Personal information will only be retained as long as it is needed. Retention and disposal of personal information is controlled by our internal company Procedure 01-AD1590.
- ix. In accordance with the Privacy Act, the client has the right to request access to any personal information that is kept about them by this office, and they also have the right to request that this information be corrected if they believe that it is inaccurate, not up to date, or incomplete.
- x. The compliance officer at Robert J. Morris Insurance & Consulting Ltd is Sheldon Morris. Complaints and inquiries are handled in accordance with our internal company Procedure 01-AD1560. Privacy breaches are handled in accordance with our internal company Procedure 01-AD15230.

HR Approval:

Sheldon Morris

Management Approval:

Robert Morris

Effective date:

June 1, 2015

