

## **Life Insurance for Less - Privacy Statement**

**Life Insurance for Less** (“LIFL”, “we”, “us” or “our”) takes steps intended to meet privacy principles and requirements with respect to personal information under applicable Canadian privacy legislation. The purpose of this statement is to inform our website visitors (“you” or “your”) how we collect, use, disclose and protect your personal information when you visit our website at [lifeinsuranceforless.ca](http://lifeinsuranceforless.ca). Personal information is information about an identifiable individual, as more particularly described under applicable privacy legislation.

### **Personal Information We Collect**

LIFL and its agents and representatives collect personal information in order to connect you to affordable life insurance providers and brokers. The personal information that we collect includes:

- contact information including name, address, email address and telephone number;
- medical and health information
- such other information we may collect with your consent or as permitted or required by law.

### **Use of Personal Information**

LIFL uses your personal information to connect you to affordable life insurance providers and brokers. This may include:

- to evaluate, monitor and assess your coverage needs
- to verify your identity
- to provide a quote for insurance to you
- to send policy documents, renewal offers, policy change information, and any other administrative documentation regarding your policy or policies
- to maintain business records for reasonable periods, and generally manage and administer our business including defending and bringing legal actions;
- to meet legal, regulatory, insurance, security and processing requirements; and
- otherwise with consent or as permitted or required by law

### **Disclosure of Your Personal Information**

LIFL discloses the personal information it collects from you to insurance providers and brokers so that they can identify the most appropriate and affordable insurance policy for you, and contact you by mail, email, telephone or other means to discuss your insurance needs and offer you insurance products or services. LIFL is not responsible for the personal information handling practices of insurance providers and brokers. The handling of your personal information by insurance providers and brokers will be governed by the provider’s or broker’s own privacy policy.

*Business Transactions.* Personal information may be used by LIFL and disclosed to parties connected with the proposed or actual financing, securitization, insuring, sale, assignment or

other disposal of all or part of LIFL or our business or assets, for the purposes of evaluating and/or performing the proposed transaction. These purposes may include, as examples:

- permitting those parties to determine whether to proceed or continue with the transaction
- fulfilling reporting, inspection or audit requirements or obligations to those parties

Assignees or successors of LIFL or our business or assets may use and disclose your personal information for similar purposes as those described in this Privacy Statement.

*Legal, Regulatory, etc.* LIFL may disclose your personal information as necessary to meet legal, regulatory, industry self-regulatory, insurance, audit, and security requirements, and as otherwise with your consent or as permitted or required by law (including as required by applicable Canadian and foreign laws applicable to LIFL or our agents and service providers, and including lawful requirements to disclose personal information to government authorities in those countries).

### **Our Website/The Internet**

When you visit the LIFL website, certain information is collected automatically using cookies and similar tracking technologies, including: IP address, device identifier or domain names of the computers or devices utilized by you to visit the website or use the application, the URI addresses (Uniform Resource Identifier), location information (with your consent), your preferences, the country of origin, the features of the browser and the operating system utilized by you, the various time details per visit (e.g., the time spent on each page of the website or application) and the details about the path followed within the website or application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or your IT environment (“**Usage Data**”).

We use Usage Data to remember you and your preferences, understand how you interact with our website and mobile applications in order to make them better, for operation and maintenance purposes and for analytics.

We may combine Usage Data with personal information. If we do so, we will treat the combined information as personal information, and will use and disclose the combined information only for the purposes described in this Privacy Statement.

We may provide links to third party websites on our website. These links are for convenience only and these websites are not operated or controlled by LIFL. Any personal information you provide on these websites will be subject to the third party's privacy statement. We recommend that you review a website's privacy statement before visiting or providing information through such websites.

### **Your Consent**

Generally, by providing us with personal information, we will assume that you consent to our collection, use and disclosure of such information for the purposes identified or described in this Privacy Statement, if applicable, or otherwise at the time of collection.

You may withdraw your consent to our collection, use and disclosure of personal information at any time, subject to contractual and legal restrictions and reasonable notice.

## **Security**

We take reasonable steps to protect your personal information using physical, electronic or procedural security measures appropriate to the sensitivity of the information in our custody or control, which may include safeguards to protect against loss or theft, as well as unauthorized access, disclosure, copying, use or modification. Authorized employees, agents and mandataries of LIFL who require access to your personal information in order to fulfil their job requirements will have access to your personal information.

## **Access, Correction and Contacting Us**

The file containing your personal information will be maintained on LIFL's servers or those of its service providers and will be accessible by its authorized employees, agents and service providers for the purposes described above. If you wish to request access or correction of your personal information in our custody or control, you may write to the above address, attention Dougan Enterprises Ltd. Your right to access or correct your personal information is subject to applicable legal restrictions. We may take reasonable steps to verify your identity before granting access or making corrections. If you wish to make inquiries or complaints or have other concerns about our personal information practices, you may write to us as described above or e-mail us at [mike.dougan@lambefinancial.com](mailto:mike.dougan@lambefinancial.com)

## **Privacy Statement Changes**

This Privacy Statement may be revised from time to time. If we intend to use or disclose personal information for purposes materially different than those described in this statement, we will make reasonable efforts to notify affected individuals, if necessary, including by posting the revised Privacy Statement on our website. We encourage you to visit the website frequently to review the current version. Your continued provision of personal information or use of our services following any changes to this Privacy Statement constitutes your acceptance of any such changes. This Privacy Statement is effective as of May1, 2018.