



COMPLETION OF THIS FORM INDICATES YOUR CONSENT FOR PROCESSING YOUR PERSONAL INFORMATION. PLEASE REFER TO PAGE 3 FOR DETAILS ON OUR PRIVACY POLICY.



Healthcare Program: Senior Care New Business Application Form

Please read and complete the application in its entirety. Blanks &/or dashes are not acceptable and will delay consideration of this application. Answer all questions, if the question does not apply, indicate "N/A" in the space provided.

SECTION 1 - GENERAL INFORMATION

Applicant (Legal Entity Name):
Mailing Address:
Contact:
Telephone:
Email:
Fax:
Prior Insurer:

Please list any related entities such as foundations, auxiliaries or profit-making corporations, which control, or are controlled by applicant. (Please describe function(s) of each and its relationship to the organization.)

Table with 3 columns: Name of Operations, Relationship to Applicant, Description of Operations

Do you expect a Material Change in Operations in the next 12 Months? [] Yes [] No

If yes, please specify:

When was your Organization established? What is your annual payroll? \$

Is your Organization Classified as Not for Profit? [] Yes [] No

SECTION 2 - PROFESSIONAL AND GENERAL LIABILITY

EMPLOYEES/ VOLUNTEERS
Are employment reference checks performed on all employees and volunteers?
Are criminal background checks done for all employees/volunteers?
Are new employees being asked if they are bondable?
Is there a formal screening and orientation process for volunteers?
Do employees/volunteers enter residences of clients?
Total Number of Volunteers:

EMPLOYMENT PRACTICES
Do you have a current copy of the Employment Standards Act accessible for your staff?
Are written warnings given to employees to create a written record of performance issues?
Is a lawyer consulted prior to dismissing any employees?
Are all employees covered by Provincial Worker's Compensation?

ABUSE PROTOCOL
Is there a formal written policy for employees/volunteers that prohibits abuse and sexual misconduct (if yes please provide a copy)
Do you have a formal written procedure for handling abuse allegations or complaints made (if yes please provide a copy)
Have any allegations of abuse been made against you, your employees, or any other person associated with your organization during the past 5 years? If yes, please attach details in a separate sheet of paper.

TRANSPORTATION
Do you provide transportation to clients?
Does any of this transportation include leaving your province? If yes, specify:
Do employees/volunteers drive their own vehicles on business?
If Yes to above:
Do they report this use to their insurer?
Do they carry a minimum of \$1MM Auto Third Party Liability limit on their Personal Automobile Policy?
Is a certificate of insurance being requested for proof of the Automobile insurance?

Please Indicate the Number of Beds you are Licensed for:

	Retirement		Palliative Care		Alzheimer's & Dementia Unit
	Senior Assisted Living		Respite Care		Women's/Men's Shelter
	Nursing Home/Long-Term Care		Chronic Care		Adult Day Program spaces
	Independent Living/Life Lease		General Surgical		Other (please specify): spaces
	Hospice Care		Group Home		Other (please specify): spaces

Please Indicate Number of Persons Employed by your Organization (Equivalent Number of Full Time Persons):

	Management / Administrative		Personal Support Workers		Recreation/Activation Therapists
	Physicians (employed & salaried)		Kinesiologists		Social Workers / Case Workers
	Physician Assistants		Audiologist/Speech Language		Pharmacists
	Counsellors		Respiratory Therapists		Massage Therapists
	RNs-General		Physiotherapist		Housekeeping/Laundry
	RN (EC) Nurse Practitioners		Chiroprapist		Cook/Food Services
	RPNs/LPNs		Acupuncturists		Hairdresser
			Dieticians / Nutritionists		Other: Please specify:

Are all staff physicians, dentists and chiropractors – NOT employed in an administrative role – members of their Mutual Defense Organization (ie, CMPA, CCMC, CCPA)? Yes No

INDEPENDENT CONTRACTORS
Do you have Independent Contractors? Yes No
Are your Independent Contractors required to provide proof of liability insurance? Yes No

MEDICAL SERVICES
Do you administer medication? Yes No
Do you provide Blood Sample collection? If yes, specify: Yes No
Do your services include IV Therapy? Yes No
Do you provide Flu Shots to Staff or Others? If Others, please specify: Yes No

SECTION 2.1 – COVERAGE REQUIRED

What limit of Professional and General Liability Insurance do you require? \$2,000,000 \$5,000,000 \$10,000,000
 Other: \$

What deductible limit do you require? \$1,000 \$2,500 \$5,000 \$10,000
 Other: \$

SECTION 3 – ADMINISTRATORS ERRORS & OMISSIONS LIABILITY

Please submit the latest financial statements and complete list of duly elected or appointed Directors and Officers of the organization

Please provide the total number of Directors and Officers in your organization:

Is the organization in arrears in its payments of monies payable to Revenue Canada, or the provincial ministries of revenue (including source deductions, GST, PST or HST)? Yes No

Do you have any employees involved in the fiduciary responsibilities of a Pension Plan on your organization's behalf? Yes No

Is the Applicant or any of his/her employees aware of any facts, circumstances or situations which may reasonably give rise to a claim? Yes No

If yes, please provide details. (if space is not enough, please use separate sheet of paper)

Is the organization currently or has it at any time during the past twelve months been in breach of any of its debt covenants, loan agreements, contractual obligations, or does it anticipate any such breach occurring within the next 12 months? Yes No

If yes, please provide details.

Please indicate if there have been any changes in the past twelve months or if changes are anticipated in the next twelve months in the areas shown adjacent to this question. If yes please provide details.	a. Operations/Service of the Organization	<input type="checkbox"/> Yes <input type="checkbox"/> No
	b. Subsidiaries – added or deleted	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c. Number of Directors and Officers	<input type="checkbox"/> Yes <input type="checkbox"/> No
	d. Basis of Funding	<input type="checkbox"/> Yes <input type="checkbox"/> No

Without limitation of any other remedy available to the insurer, it is agreed that if there is knowledge of any such fact, circumstance or situation, any claim or action subsequently emanating therefrom is excluded from coverage under the proposed insurance.

SECTION 4 – COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION (CRIME) INSURANCE

Note: Class A Employees are staff who have access to cash, cheques and securities in their job function.		Total Class A
Are countersignatures required on all cheques? If No, please explain Cheque Signing procedure:		<input type="checkbox"/> Yes <input type="checkbox"/> No
Is a cheque-signing machine used?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there control over blank cheques?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are cheques pre-numbered and accounted for?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are blank cheques locked up?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are bank accounts reconciled by someone not authorized to deposit or withdraw?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Is an annual audit conducted by an outside agent? If yes, specify:		<input type="checkbox"/> Yes <input type="checkbox"/> No
Usual Maximum Amount of Cash on Premises?		\$
Number of employees/volunteers who would, as part of their function, visit clients in their homes		
Do you have a Safe?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes to above:	Is it a Class 1 safe (Iron/steel, any thickness; combination lock)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Is it a Class 2 safe (TL-15 UL label on the door or frame of the safe)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION 4.1 – COVERAGE REQUIRED

What limit of Crime Insurance do you require?	<input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$200,000 <input type="checkbox"/> Other: \$
What deductible limit do you require?	<input type="checkbox"/> Nil <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other: \$

SECTION 5 – CLAIMS EXPERIENCE

Have you ever had a claim against your insurance policies? If yes, please provide information in a separate document including date of loss, coverage, description of loss and amount	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you aware of any incidents or circumstances which could potentially lead to a claim against your organization? If yes, please provide information in a separate document.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has your organization ever been denied insurance coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, please state reasons.

NOTICE CONCERNING PERSONAL INFORMATION

By soliciting insurance from South Western Insurance Group Limited, you agree and provide consent that your personal information, including that previously collected, will be collected, processed, used, communicated, transferred and retained for the following purposes:

- the communication with underwriters;
 - the evaluation of claims;
 - the analysis of business results;
 - the underwriting of policies;
 - the detection and prevention of fraud;
 - purposes required or authorized by law;
- In accordance with SWG's privacy policy available at the bottom of this application and as per our website: <https://swgins.com/page/privacy.html>

You can exercise your right to access your personal information in our possession, to have it rectified or to withdraw your consent by contacting us at PrivacyOfficer@swgins.com. Should you exercise your right to withdraw your consent to the communication or use of the information collected required to provide certain products or services, this would prevent South Western Insurance Group from being able to provide such products or services. Further information about South Western Insurance Group Limited personal information protection policy may be obtained by contacting our privacy officer at 416-620-6604.

WARRANTY STATEMENT

The undersigned warrants that to the best of his or her knowledge, the statements set forth in this Application are true. In the event that there is any material change in the answers given to the questions contained in this application prior to the inception of the policy, the applicant must notify the underwriters in writing and the underwriters may revoke, or effect changes to, the quotation provided. Signing of the proposal does not bind the undersigned to complete the insurance but it is agreed that this form, and any additional information/document provided in support thereof by the client and/or broker, shall be the basis of the contract should a policy be issued.

NEW BRUNSWICK RESIDENTS ONLY:

I hereby confirm my request that the present document and any other document and correspondence pertaining to the present insurance be in the English language.

SIGNATURE

Signature:		Date (mm/dd/yyyy):	
	(Authorized Representative)		

Name (please print):		Title/Position:	
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INSURANCE APPLICATION CHECKLIST:

Have you also included:

Have you attached your most recent copy of your audited Financial Statements?	<input type="checkbox"/>
If you require Property Insurance, have you fully complete and sign the attached Statement of Values?	<input type="checkbox"/>
Have you completed the required Risk Management Forms?	<input type="checkbox"/>
Have you included separate claims information if applicable	<input type="checkbox"/>
Have you duly answered all applicable questions and signed the application?	<input type="checkbox"/>



Continuing Care/Residential Facilities Risk Management Form

RESIDENT ASSESSMENT	
Is each resident assessed upon admission to the facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there protocols for ongoing assessments of residents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does assessment of new residents include evaluation risk for suicide?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a Suicide Treatment or Monitoring Strategy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does assessment of new residents include evaluation of risk for violence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do all residents have their own attending physician? If no, who performs the role?	<input type="checkbox"/> Yes <input type="checkbox"/> No
MEDICATION ADMINISTRATION	
What type of Medication Administrative System is used in your facility (e.g., unit dose, blister pack)?	
Do you employ or contract with a registered pharmacist to supervise pharmacy services?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a review of residents' drug regimes on a regular basis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a system in place to track medication errors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
FALL PREVENTION	
Do you have a Fall Prevention Program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are fall precautions implemented based on level of risk determined by the assessment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does it include an assessment tool for identifying residents at risk for falls?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are falls monitored and tracked to identify patterns or problems?	<input type="checkbox"/> Yes <input type="checkbox"/> No
WANDERING AND ELOPEMENT PREVENTION	
Are wandering/elopement risk assessments conducted on all residents on admission?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are Wander Guards or similar devices used as part of elopement prevention practices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are stairwells and exits/entrances alarmed at all times or have individual-specific electronic sensors been installed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
SKIN CARE AND DECUBITIS PREVENTION	
Are there written policies and procedures for the prevention and treatment of skin breakdown?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are residents evaluated for skin breakdown and risk of breakdown at the time of admission?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are skin assessments done on a regular basis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a Wound Care Specialist?	<input type="checkbox"/> Yes <input type="checkbox"/> No
INFECTION CONTROL	
Do you have an Infection Control Program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is immunization against flu offered to residents and staff annually?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there an Outbreak Management Plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the facility have hand hygiene protocols?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is education and training provided to staff and volunteers on hand hygiene?	<input type="checkbox"/> Yes <input type="checkbox"/> No
ABUSE	
Do you provide abuse prevention and awareness training to all employees and volunteers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
FIRE AND EMERGENCY PROCEDURES	
Are residents allowed to smoke inside the building?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, are smoking areas supervised by a member of the staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have an evacuation plan? Date of last evacuation exercise conducted:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you conduct fire drills regularly? Number per year:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you conducted a fire drill with the minimum of staff you will have on duty?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a fire life safety plan in place and is training conducted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
MAINTENANCE	
Do you hire independent contractors to maintain grounds? If yes, describe types:	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, is a Certificate of Insurance obtained from each independent contractor?	<input type="checkbox"/> Yes <input type="checkbox"/> No



Medical Liability / Errors and Omissions Risk Management Form

Does the governing board has a formal process for oversight of risk management which includes receipt of regular reports outlining the activities and achievements of risk management?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the roles and responsibilities of the committee(s) or group(s) coordinating the risk management functions (e.g., infection control, health & safety, morbidity and morality) have been explicitly stated?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the roles and responsibilities of the Risk Manager (or equivalent) are clearly defined?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the line managers risk management responsibilities are clearly defined?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the procedures for incident (including medication error) reporting documented, disseminated, and implemented throughout the health care organization?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there procedures for the compilation, completion, use, storage, and retrieval of residents' (paper/electronic) records in place and are they regularly monitored?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a procedure for managing complaints is in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the policies, procedures, protocols and guidelines reviewed at least every three years and systems exist for their dissemination to staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the facility have a communication policy which identifies the key channels of communication within and externally to the organization?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there formal mechanisms for the selection, recruitment, orientation and performance management of all staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there formal medical staff credentialing program which includes initial credentialing, privilege delineation, and recredentialing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the organization have written policies related to health and safety, fire and security?	<input type="checkbox"/> Yes <input type="checkbox"/> No

NOTE: Proof of compliance may be requested.

SIGNATURE

Signature:		Date (mm/dd/yyyy):	
Name (please print):		Position:	



Community/Social Services Risk Management Form

CRISIS HOTLINES (IF NOT APPLICABLE, DO NOT COMPLETE THIS SECTION)	
Do you provide a hot line? If yes, what services are provided to callers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do volunteers ever work the hotline without supervision?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you provide training to your hotline workers? If yes, specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you provide instructions in crisis counseling for situations involving suicide or rape?	<input type="checkbox"/> Yes <input type="checkbox"/> No
CRISIS, WOMAN'S AND HOMELESS SHELTERS (IF NOT APPLICABLE, DO NOT COMPLETE THIS SECTION)	
Does the shelter operate a safe home system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are emergency exits clearly marked and clear of obstructions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are shelter staff trained to deal with aggressive persons?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization take responsibility for securing a resident's personal property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization have a protocol and procedure for evicting a resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are first aid kits placed throughout the shelter?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do members of the staff ever make decisions regarding the care of a woman's children?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are staff members trained to recognize a battered woman's need for emergency medical assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you are running a woman's shelter, do you keep the location secret and maintain client confidentiality?	<input type="checkbox"/> Yes <input type="checkbox"/> No
DAY CARE AND CHILD CARE (IF NOT APPLICABLE, DO NOT COMPLETE THIS SECTION)	
Is the day care centre licensed by a Governmental Agency?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the age range of the children under your care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you obtain written instructions from parents on allergic or medical problems?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you administer medication as directed by the parents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do all staff have first aid training?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you provide meals or snacks?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any Healthcare Professionals who visit your location on a regular basis? If yes, specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you take the children on field trips? If yes, specify mode of transportation:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a policy and protocol in place for sickness or communicable diseases?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a protocol and procedure in place for child delivery and pick-up for alternate persons than the parents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a swimming pool or is swimming ever part of your activities or field trips?	<input type="checkbox"/> Yes <input type="checkbox"/> No
WATER TESTING/WATER MONITORING (IF NOT APPLICABLE, DO NOT COMPLETE THIS SECTION)	
Is your Healthcare facility responsible for the testing of and monitoring of the local water supply?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the water samples collected and sent directly to Health Canada for testing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization conduct the testing with an on site lab?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your Healthcare facility responsible for the implementation of any corrective measures directly to the water system should any deficiencies in the water be found?	<input type="checkbox"/> Yes <input type="checkbox"/> No

NOTE: Proof of compliance may be requested.

SIGNATURE			
Signature:		Date (mm/dd/yyyy):	
Name (please print):		Position:	



Quotes@swgins.com
www.swgins.com
Toll Free: 1800-668-4275

Schedule of Locations

APPENDIX A TO PROFESSIONAL AND GENERAL LIABILITY INSURANCE		
Location No.	Location Address	Owned / Leased
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		



Statement of Values

Location No.	Facility Name	Address	Occupancy	Buildings	Contents (incl. Tenant Improvements, Insured Stock, Personal Property Owned by Others)	Business Income Period of Indemnity 12 Months 24 Months *	Gross Rental Income	Total Insurable Value	Mortgages and Loss Payees Information (Name and Address)
1.				\$	\$	\$	\$	\$	
2.				\$	\$	\$	\$	\$	
3.				\$	\$	\$	\$	\$	
4.				\$	\$	\$	\$	\$	
TOTAL:				\$	\$	\$	\$	\$	

* Annual Income reported must be multiplied by 2

Extra Expense (Standard \$500,000) \$

Location No.	PROTECTION				CONSTRUCTION							EQUIPMENT BREAKDOWN		
	Sprinkler System (Y/N)	Fire & Burglar Alarm (Y/N) a) Monitored b) Local c) None	Fire Hydrant within 500 feet (Y/N)	Distance from Fire Hall (Km)	No. of Stories	Exterior Walls a) Brick, Concrete, Stone b) Frame c) Brick Veneer (frame with brick exterior) d) Other (Specify)	Roof a) Wood b) Steel Deck c) Concrete d) Other (Specify)	Floor a) Concrete b) Wood c) Other (Specify)	Approximate Square Footage	Year Built	Heating Source a) Hot Water b) Gas c) Oil d) Other (Specify)	Air Conditioning (Y/N)	Emergency Power (Y/N)	Boiler/ Processing Vessel that requires cert (Y/N)
1.														
2.														
3.														
4.														

Any recent upgrades or if any Building is over 35 years of age, please advise dates and details of the following upgrades

Location No.	Heating	Plumbing	Wiring	Roof	Others	Comments
1.						
2.						
3.						
4.						

SIGNATURE

I hereby certify that the values given herein represent to the best of my knowledge and belief the cost of replacement of the property described which is to be insured on a replacement cost basis.

Signature:		Date (mm/dd/yyyy):	
Name (please print):		Position:	



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www.swgins.com

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Privacy Policy

South Western Insurance Group Limited is committed to protecting the privacy and the confidentiality of our brokers and their Insured's personal information. In order to comply with privacy legislation, we have developed this Privacy Policy. Any personally identifiable information about an Insured is considered personal information and will be treated in accordance with this Privacy Policy.

IDENTIFIED PURPOSES

South Western Group only collects, uses and discloses Personal Information for the following purposes:

- Offering and providing insurance and related products and services;
- Verifying the identity and the accuracy of personal information with government agencies, industry associations, or other Insurers;
- Analyzing, assessing and underwriting risks on a prudent basis;
- Investigating and paying claims;
- Detecting and preventing fraud or other illegal activities;
- Compiling statistics;
- Complying with the laws or the requests of law enforcement agencies or regulators.

In this Privacy Policy, the above list of Identified Purposes will be referred to as the 'Identified Purposes'.

THIRD PARTY DISCLOSURE

South Western Insurance Group may share information about you with third party companies, permitted by law. Such disclosures may include those that South Western feels are required to provide customer service, prevent fraud, perform research or comply with the law. Recipients may include South Western's family of insurance service companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. These parties may disclose the information to others as permitted by law.

PRIVILEGE & CONFIDENTIALITY NOTICE – Electronic Messages

Electronic mail or faxes and any files transmitted with them are confidential and may be privileged and are intended solely for the use of the individual or entity to whom they are addressed. If you have received this e-mail in error, please notify the sender immediately.

CONSENT

South Western Group relies on the following actions by our Brokers and Companies as indication of their consent from an Insured to our existing and future Personal Information practices:

- The Broker has voluntarily requested personal information from an Insured for the purpose of acquiring an insurance contract or related service or product;
- The Broker has the Insured's express consent or acknowledgement contained within a written, verbal or electronic application process;
- The Insured's consent solicited by our Companies or our Brokers is for a specified purpose;
- The Broker must provide the Insured with a copy of their privacy policy and must inform South Western Group of any withdrawal of this consent by an Insured;
- The Broker may obtain the Insured's consent through the Insured's authorized representative such as a legal guardian, agent or holder of a power of attorney.

If an Insured refuses to provide the Broker with certain Personal Information or withdraws their consent South Western Group may be unable to provide insurance coverage.

LIMITING COLLECTION AND RETENTION OF PERSONAL INFORMATION

South Western Insurance Group will only collect, use or disclose personal information that is necessary for the Identified Purposes or as required by law. We will retain personal information only as long as necessary for the fulfillment of the Identified Purposes. South Western may store certain data in jurisdictions outside of Canada and may share information with third party companies that are located outside of Canada.

ACCURACY

South Western Group requests our brokers to maintain the Insured's Personal Information as accurate, complete, and up-to-date as is necessary for the Identified Purposes.

SAFEGUARDS

South Western Group will protect the Insured's Personal Information by security safeguards appropriate to the sensitivity of the information. Safeguards will vary depending on the sensitivity, format, location and storage of the Personal Information.

ACCOUNTABILITY, OPENNESS AND ACCESS

South Western Group is responsible for all Personal Information under its control and has designated a Privacy Officer who is accountable to Senior Management for South Western's compliance with the Privacy Policy.

You may contact our Privacy Officer at PrivacyOfficer@swgins.com.

CHALLENGING COMPLIANCE

If any Broker is not satisfied with South Western's response to a privacy related inquiry or complaint, they may contact the Office of the Privacy Commissioner of Canada during business hours at [1-800-282-1376](tel:1-800-282-1376) or at www.privcom.gc.ca.

Please refer to the updated comprehensive version of privacy policy on our website: <https://swgins.com/page/privacy.html>