

## Gore Mutual Insurance Claims Privacy Statement

Gore Mutual Insurance Company (“Gore Mutual” or “we” or “us”) is committed to protecting the privacy of the personal information of its customers (“you” or “your”). Our customers have trusted us with their insurance needs, and it is important to us to maintain a high degree of integrity.

### Collection, Use and Disclosure of Your Personal Information

Gore Mutual collects, uses and discloses your personal information in order to provide you with the insurance protection that you have requested. Personal information that may be collected and used in assessing your claim includes personal information such as your name, contact information, marital status, employment information, vehicle and property descriptions and payment and banking information. We may also collect personal information from authorized third parties. The personal information collected includes (but is not limited to):

- Driving record
- Claims history
- Credit information
- Accident reports
- Witness statements
- Medical records

We obtain personal information primarily from you (through your broker), but also from others including other insurance companies, brokers, agents, and underwriting or claims information networks. Personal information may also be collected from other sources such as the internet and your social media accounts. In order to do this, we use your personal information for the purposes of:

- establishing and maintaining communications with you;
- Investigating, adjudicating and paying claims;
- detecting and preventing fraud;
- analyzing our business, compiling statistics,
- share your information with third party service providers for external processing such as data or payment processing
- acting as required or authorized by law and other purposes that are identified to you from time-to-time.

### Consent

Gore Mutual relies on the consent you provided to your broker to use your personal information for the purposes stated herein. Gore Mutual will also collect consent from you at the time a claim is made stating the personal information

that is required to assess your claim, advising the purposes, and providing you resources for more information on our privacy practices. If consent is not obtained or has been withdrawn, it may not be possible for us to assess and adjudicate your claim and could result in non-payment of your claim. Consent may be collected orally or written. Consent may not be required to prevent or detect fraud that is likely to be committed if obtaining consent would compromise the detection or prevention of fraud

### Sharing, Transferring or Disclosing Your Personal Information

There are situations where we will share, transfer or disclose personal information to third parties, some of whom may be located outside of Canada. Depending on the product or service, we may share, transfer or disclose your personal information to:

- People, financial institutions, affiliates, and other parties we work with to administer the products and services we provide;
- Our authorized employees, agents, and representatives who need the information to perform their duties for us;
- Your insurance advisor and any agency that has direct or indirect supervisory authority over your advisor, and their employees;
- Any person or organization you give consent to;
- People who are legally authorized to view your personal information;
- Service providers who need this information to perform their services for us.
- People, organizations, and investigative bodies who work to prevent, detect, or investigate suspected fraud, breaches of agreement, or contravention of law.

**Protecting Your Privacy:** Your personal information is kept in strict confidence. We retain your information either on our premises or outside of our premises (such as in the Cloud) in secure facilities. We maintain physical, electronic and procedural safeguards to protect your information from unauthorized access. We also require our third party service providers to provide comparable safeguards to protect your information

For more information on how Gore Mutual processes your personal information please review our full privacy policy located on our website: <https://www.goremutual.ca/privacy/>. If you have any questions or concerns or requests regarding your personal information, you may contact our Privacy Office at: [privacy@goremutual.ca](mailto:privacy@goremutual.ca).