Privacy Policy for Insureds

OUR COMMITMENT TO PRIVACY

Real Estate Errors and Omissions Insurance Corporation (E&O) is committed to maintaining the security, confidentiality and privacy of your personal information. This Privacy Policy documents our on-going commitment to you and has been developed in compliance with the British Columbia *Freedom of Information and Protection of Privacy Act (**FOIPPA**).*

SCOPE OF POLICY

This Policy applies to **E&O** and its collection, use and disclosure of personal information relating to its insureds.

This Policy does not impose any limits on the collection, use or disclosure of the following information by **E&O**: your business contact information and certain publicly available information.

ACCOUNTABILITY

E&O has designated a Privacy Officer who is responsible for **E&O's** compliance with this Policy. The Privacy Officer may be contacted as described below.

PURPOSES

Unless it would be considered obvious to a reasonable person, when collecting information **E&O** will state the purpose of collection and will provide, on request, contact information for the Privacy Officer who can answer questions about the collection.

CONSENT

E&O will obtain your consent to collect, use or disclose personal information except where authorized or required by law to do so without consent.

LIMITS ON COLLECTION OF PERSONAL INFORMATION

E&O will limit collection of personal information to that which is reasonable and necessary to fulfil its mandate and duties under the *Real Estate Services Act,* provide services to insureds and that which is reasonable and necessary for the purposes consented to by you. **E&O** will also collect information as authorized or required by law.

For example, **E&O** collects personal information to:

a) Make arrangments for insurance for insureds;
b) Establish, administer, maintain, and operate indemnity plans;
c) Open, investigate, adjust, litigate, defend, and/or settle claims;
d) Access licensing records of insureds;
e) Prepare reports (including risk reports);
f) Conduct statistical research and analysis;
g) Establish and maintain communications with insureds, including in relation to loss prevention matters, potential or actual claims, and the Indemnity Plan;
h) Levy assessments on insureds for purposes of the Real Estate Errors and Omissions Insurance Fund;
i) Collect deductibles and/or assessments levied against insureds; and
j) Generally administer the Real Estate Errors and Omissions Insurance Fund.

LIMITS FOR USING, DISCLOSING AND RETAINING PERSONAL INFORMATION

Your personal information will only be used or disclosed for the purposes set out above and as authorized or required by law.

E&O will only retain personal information as long as reasonably necessary for the fulfillment of the purposes set out above.

E&O will securely destroy, delete or make anonymous documents or other records containing personal information as soon as it is reasonable to assume that the original purpose is no longer being served by retention of the information and retention is no longer necessary for legal or business purposes.

E&O will take due care when destroying personal information so as to prevent unauthorized access to the information.

ACCURACY

E&O will make a reasonable effort to ensure that personal information it is using or disclosing is accurate and complete.

If you demonstrate the inaccuracy or incompleteness of personal information **E&O** will amend the information as required. If **E&O** and you are not able to agree on an amendment to your personal information, **E&O** will annotate your records to reflect that an amendment was requested by you but not made by **E&O**. If appropriate, **E&O** will send the amended information to third parties to whom the information has been disclosed.

SAFEGUARDING PERSONAL INFORMATION

E&O will protect the personal information in its custody or control by making reasonable security arrangements to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks.

E&O will take reasonable steps, through contractual or other reasonable means, to ensure that the suppliers and agents who assist in providing services to you or to **E&O** implement a comparable level of personal information protection.

PROVIDING ACCESS

You have a right to access your personal information held by **E&O**, subject to certain limitations.

Upon written request and authentication of your identity, **E&O** will provide you with your personal information under its control, where possible. **E&O** will also give you information about the ways in which your information is being used and a description of the individuals and organizations to whom that information has been disclosed.

E&O will make the information available within the time frames stipulated by *FOIPPA.*

In some situations, **E&O** may not be able to provide access to certain personal information (e.g., if disclosure would reveal personal information about another individual, the personal information is protected by solicitor/client privilege, the information was collected for the purposes of an investigation or where disclosure of the information would reveal confidential commercial information that could harm **E&O**). **E&O** may also be prevented by law from providing access to certain personal information.

Where an access request is refused, **E&O** will notify you in writing, document the reasons for refusal and outline further steps that are available to you.

COMPLAINTS

E&O will, on request, provide information regarding its privacy complaint procedures.

Any inquiries, complaints or questions regarding this Policy should be directed in writing to the **E&O** Privacy Officer.

Contact Information:

Real Estate Errors and Omissions Insurance Corporation
1590 – 320 Granville Street
Vancouver, BC V6C 1S9
Attention: Chris Johnston
Phone: 604-891-3156
Facsimile: 604-669-0021
E-mail: cjohnston@reeoic.com