

At Hardy-Colborne Insurance Brokers Ltd., we are committed to protecting the privacy of our Customers and Visitors and we offer this Privacy Pledge:

Hardy-Colborne insurance Brokers Ltd. we are committed to protecting your privacy and developing technology that gives you the most powerful and safe experience. This Statement of Privacy applies to Hardy-Colborne Insurance Brokers Ltd. and the collection of personal information, data collection and usage.

Hardy-Colborne Insurance Brokers Ltd. is the owner of the information, which can be collected verbally or by this web-site. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

Identified Purposes

Hardy-Colborne Insurance Brokers Ltd. collects, uses, and discloses personal Information for the following purposes:

1. Offering and providing insurance and related products and services to you.
2. Establishing and maintaining communications with you.
3. Verifying your identity and the accuracy of your Personal Information with government agencies, industry association, brokers or other insurers.
4. Analyzing, assessing and underwriting risks on a prudent basis.
5. Assisting with claims handling.
6. Detecting and preventing fraud or other illegal activities.
7. Compiling statistics.
8. Complying with the law 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”.

Consent

Your knowledge and consent of Hardy-Colborne Insurance Brokers Ltd. collection, use and disclosure of your Personal Information is critical. We rely on the following actions by you as indications of your consent to our existing and future Personal Information Practices:

1. Your voluntary provision of Personal Information directly to Hardy-Colborne Insurance Brokers Ltd. or through an insurance broker or representative for the purpose of acquiring an insurance contract or related service or product including information previously provided to Hardy Colborne Insurance Brokers Ltd.
2. Your expressed consent or acknowledgement contained within a written, verbal or electronic application process.
3. Your consent solicited by Hardy-Colborne Insurance Brokers Ltd. or our agent for a specified purpose.

4. Your receipt of this Privacy Policy until you notify our office of a withdrawal of this consent.
5. Your consent given through your authorized representative such as a Legal Guardian, agent of holder of a Power of Attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw the consent at any time. Hardy-Colborne Insurance Brokers Ltd. will inform you if there are any consequences of withdrawing your consent.

In some cases, refusing to provide certain personal information or withdrawing consent for Hardy-Colborne Insurance Brokers Ltd. to collect, use or disclose your personal information for the sole purpose of purchasing an insurance policy could mean that we cannot provide you with insurance coverage or other requested products, services or information.

Accuracy

Hardy-Colborne Insurance Brokers Ltd. will maintain your personal information as accurate, complete, and up-to-date as is necessary for the Identified Purposes.

Use of your Personal Information

Hardy-Colborne Insurance Brokers Ltd. collects and uses your personal information to deliver the services you have requested. Hardy-Colborne Insurance Brokers Ltd. also uses your personally identifiable information to inform you of other products or services available. Hardy-Colborne Insurance Brokers Ltd. may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered. Hardy-Colborne Insurance Brokers Ltd. does not sell, rent or lease its customer lists to third parties. Hardy-Colborne Insurance Brokers Ltd. may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party.

Security of your Personal Information

Hardy-Colborne Insurance Brokers Ltd. will protect your personal information by security safeguards appropriate to the sensitivity of all personal information collected.

Third Party Links

This Web site may contain links to third party web-sites that are not controlled by Hardy-Colborne Insurance Brokers Ltd. These third party links are made available to you as a convenience and you agree to use these links at your own risk. Please be aware that Hardy-Colborne Insurance Brokers Ltd. is not responsible for the content of third party web-sites linked to Hardy-Colborne Insurance Brokers Ltd., nor are we responsible for the privacy policy or practices of third party web-sites linked to Hardy-Colborne Insurance Brokers Ltd. Our Privacy Policy only applies to information we collect from you while you are at and while you are actively in a session with Hardy-Colborne Insurance Brokers Ltd. If you should link to a third

party web-site from Hardy-Colborne Insurance Brokers Ltd., we strongly encourage you to review and become familiar with that web-site's privacy policy.

Cookies

Hardy-Colborne Insurance Brokers Ltd. Web-Site use 'cookies' to help personalize your online experience. A cookie is a text file that is placed on your hard drive by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize www.hcibrokers.com pages, or register with Hardy-Colborne Insurance Brokers Ltd. services, a cookie helps to recall your specific information on subsequent visits.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer.

Changes to this Statement

Hardy-Colborne Insurance Brokers Ltd. will occasionally update this Statement of Privacy to reflect company and customer feedback. Hardy-Colborne Insurance Brokers Ltd. encourages you to periodically review this Statement to be informed of how your personal information is protected.

Contact Information

Hardy-Colborne Insurance Brokers Ltd. welcomes your comments regarding this Statement of Privacy. Please contact at hcibrokers@telus.net.