

CANADA

Privacy policy

Sedgwick Canada Inc. (“Sedgwick Canada”) is a leader in innovative claims and productivity management solutions, providing cost effective claims administration and adjustment. We are committed to the protection and confidential treatment of Personal Information that comes into our possession as part of the services we render on behalf of our clients. Our employees and colleagues have been trained to treat Personal Information in accordance with applicable privacy laws. This Privacy Policy outlines our Personal Information handling practices.

Why Sedgwick Canada Collects, Uses and Discloses Personal Information

Sedgwick Canada collects Personal Information only in connection with claims related services and risk management activities. Sedgwick Canada collects and discloses Personal Information to enable our professional claims specialists to establish the entitlement to benefits of claimants, arising from contracts of insurance, or self-insured plans. We also collect and disclose Personal Information from third parties with respect to claims made against our clients.

The Kinds of Personal Information Sedgwick Canada Collects, Uses and Discloses

For the purposes of this Privacy Policy, Personal Information means information about an identifiable individual, other than information which is excluded under applicable legislation.

Sedgwick Canada collects Personal Information based upon the type and nature of the claim or risk circumstances. This may include previous claim history, financial, medical, health or employment information. We may seek claim validation information from retailers, wholesalers and suppliers of goods and services. In appropriate cases we may seek information from authorities such as the Ministry of the Environment, Ministry of Labour, Office of the Fire Marshal, Police and Fire Services, Municipalities, Towns and Cities.

How Sedgwick Canada Obtains Personal Information

Most Personal Information is collected directly from the insured or self-insured party, or from a third party making a claim against an insured or self-insured party. Some Personal Information may be provided by an Instructing Principal, including our clients or carriers, or by an Instruction Principal’s agents, such as insurance brokers.

Personal Information may also be collected from involved parties such as public officials (Fire Department, Police, Office of the Fire Marshal), Witnesses, Private Investigators, Credit Bureaus and Title Searchers. Some of the organizations we obtain information from are subject to their own privacy codes and we respect those codes.

Consent will not be obtained with respect to the collection of certain publicly available information, as prescribed by law. If Personal Information is collected with respect to an investigation involving a suspected breach of an insurance policy (or other agreement) or a breach of Canadian law, then consent may not be obtained.

Sedgwick Canada’s Disclosure of Personal Information

Sedgwick Canada only shares Personal Information with our affiliated companies for the reasons listed above or if required by law. To the extent that Personal Information is shared with our affiliated companies in other jurisdictions, such as the United States, it will become subject to the laws of those jurisdictions, including laws regarding disclosure to the local authorities.

Most Personal Information is disclosed or transferred solely to our Instructing Principals. However, in order to collect the information required by our Instructing Principals to provide claim or risk services, we may disclose Personal Information to third party service providers. These include (but are not limited to) the insured’s insurance

brokers, insurance adjusters, automobile repair companies, contractors, construction companies, investigators, engineers, accountants and lawyers. We may also disclose Personal Information to authorities with jurisdiction such as Fire Departments, Fire Marshals, Police and other Federal, Provincial or Municipal authorities (“**Authorities**”) for the purpose of verifying the circumstances surrounding a claim. We obtain consent to disclosure when required and, where applicable, we rely on the consent obtained by our Instructing Principals to the use and disclosure of Personal Information. Where such third party service providers or Authorities are in other jurisdictions, such as the United States, the treatment of Personal Information will become subject to the laws of those jurisdictions, including laws regarding disclosure to the local authorities.

Where Sedgwick Canada discloses Personal Information to a regulatory or investigative body (such as the Insurance Crime Prevention Bureau), where we believe that the information relates to the breach of an insurance policy or other agreement or Canadian law, or where we are otherwise required or permitted by law to disclose the information, consent may not be obtained. Similarly, if Personal Information is disclosed to a lawyer for claims purposes or to obtain legal advice, consent may not be obtained.

Sedgwick Canada may disclose Personal Information in the context of an actual or possible corporate reorganization, merger or amalgamation with another entity, or an actual or possible sale of all or of a substantial portion of the assets of Sedgwick Canada. Under such circumstances, disclosure would occur on the condition that the information only be used for the purpose of evaluating the transaction, or, on completion of the transaction, for the purposes outlined in this Privacy Policy.

We will not however, transfer information without first taking reasonable steps to ensure that the Personal Information will receive adequate protection and that it will not be used for purposes not relevant to the object of the file or communicated to third persons without your consent, except as set out in this Privacy Policy or otherwise permitted or required by law.

How Sedgwick Canada Ensures the Security of Personal Information

Personal Information recorded in documents is securely stored at Sedgwick Canada’s offices and at the U.S. offices of Sedgwick Canada’s affiliated U.S. companies, where it is subject to the laws of that jurisdiction, including laws regarding disclosure and may be accessible to that jurisdiction’s government, courts, law enforcement or regulatory agencies. Electronically recorded information is stored on computer systems at the U.S. offices of Sedgwick Canada’s affiliated U.S. companies and is made accessible for processing by Sedgwick Canada. These computer systems and the information stored in them are protected by electronic security systems.

Sedgwick Canada and its affiliated companies restrict access to Personal Information. Sedgwick Canada and its affiliated company employees, contractors and representatives are under an obligation to access Personal Information only when they have a legitimate business need to do so. Sedgwick Canada and its affiliated company employees receive training with respect to proper Personal Information handling practices and they are obliged to comply with applicable privacy laws, this Privacy Policy and related codes of conduct. Sedgwick requires that its contractors protect personal information against loss or theft, as well as unauthorized access, disclosure, copying use or modification by implementing reasonable and appropriate security measures.

Sedgwick Canada retains Personal Information only as long as is necessary in order to fulfill the purposes outlined in this Privacy Policy or as required or permitted by law or for one year after using such information to make a decision that directly affects the individual. Personal Information that is no longer required is securely destroyed or made anonymous as appropriate.

Sedgwick Canada’s compliance with appropriate Personal Information practices and applicable privacy laws is overseen by and is the responsibility of Elke Paulsen at 6725 Airport Road, Ste. #300, Mississauga, ON L4V 1V2, telephone number 905-293-7737 or Brenda Corey, Privacy Officer at 901-415-7430.

Accuracy and Access to Personal Information

Sedgwick Canada is committed to maintaining the accuracy and completeness of the Personal Information it collects uses or discloses to its Instructing Principals.

Upon written request and subject to exceptions permitted or required by law, we will provide you with access to Personal Information about you that is in our possession. We will also update and/or correct your Personal Information as required. Sedgwick will not charge you a fee to access your employee personal information in our possession.

We may refuse to provide access to certain information as required or permitted by law, which may include :

- If doing so could reveal Personal Information about a third party unless the information about the third party is severable or the, the third party consents;
- If the information is subject to solicitor-client privilege;
- If revealing the information would disclose confidential commercial information;
- If revealing the information could reasonably threaten the life, safety or security of another person;
- The information was collected or created by a mediator or arbitrator in the conduct of a mediation or arbitration for which he or she was appointed to act (i) under a collective agreement, (ii) under an enactment, or (iii) by a court; or
- Where Sedgwick Canada is acting as agent for an insurer or other Instructing Principal and where that principal has the responsibility to respond to requests for access to Personal Information.

Where the Personal Information consists of medical or health information, we may provide access through a medical practitioner. If we are unable or not permitted to provide you with access to your Personal Information, we will provide reasons for our inability to do so.

Amendments

Sedgwick Canada Inc. may amend this policy from time to time at its discretion. A current version of the privacy policy is always available on Sedgwick CMS Canada's main web site: "Sedgwick Canada Privacy Policy" at <http://www.Sedgwick.com/ca>

Further Information

Requests for further information, Personal Information access or complaints about Sedgwick Canada's handling of Personal Information should be referred to Maria Joshua at 21 Four Seasons Place, Suite 100, Toronto Ontario, M9B 6J8 or at 416-695-5100 or to Brenda Corey, Privacy Officer at 901-415-7430.