

OUR CUMIS PRIVACY PRINCIPLES

ACCOUNTABILITY

We have designated a CUMIS Privacy Officer who is accountable for our compliance with the principles of the Code.

IDENTIFYING PURPOSE

Either before or when we ask for your personal information, we will always identify the collection purpose.

CONSENT

We require your knowledge and consent for the collection, use or disclosure of personal information – either verbally, in writing or electronically – depending on the product or service you select.

LIMITING COLLECTION

The collection of personal information is limited to the purposes we have identified to you.

LIMITING USE, DISCLOSURE AND RETENTION

We only use or disclose your personal information with your consent (or as required or permitted by law), and we will only retain your information as long as necessary to fulfill the identified purpose(s).

ACCURACY

We strive to keep your information accurate, complete and up to date.

SAFEGUARDS

We protect your personal information with appropriate security safeguards. Your personal information is protected by strong security controls that apply to both our technology and our personnel.

OPENNESS

We will make specific, plain-language information readily available to you about our personal information policies and practices.

INDIVIDUAL ACCESS

Upon your written request, we will give you access to your personal information. You are entitled to question its accuracy and completeness and you can request changes to ensure accuracy.

CHALLENGING COMPLIANCE

You are entitled to question the CUMIS Privacy Officer on our compliance with these principles.

This is a summary of the 10 principles of our Privacy Code for the Protection of Your Personal Information. For a complete copy of the Code, please contact us.

Please direct your privacy questions, comments or requests to:

CUMIS PRIVACY OFFICER

151 North Service Road

P.O. Box 5065

Burlington, ON L7R 4C2

Toll-free: 1-888-263-5110

E-mail: privacy.officer@cumis.com

Web: www.cumis.com

OUR PRIVACY COMMITMENT TO YOU

The CUMIS logo features the word "CUMIS" in a bold, sans-serif font. The letter "U" is highlighted in yellow, while the other letters are in red.

CUMIS® is a trademark of CUMIS Insurance Society, Inc. and is used under licence. 07/08

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A NOTE TO YOU, OUR VALUED CUSTOMER ABOUT YOUR PRIVACY

CUMIS (CUMIS Life Insurance Company and CUMIS General Insurance Company) is committed to protecting the confidentiality, accuracy and security of your personal information. Your privacy is our top focus when we collect, use, retain or disclose your personal information in the course of conducting business.

WHAT PERSONAL INFORMATION WE COLLECT

In building a lasting relationship with you, and in order to provide you with the products, services and advice you request, we need specific personal information. That information varies depending on your desired product or service.

WHY WE COLLECT YOUR PERSONAL INFORMATION

During the course of our relationship with you, CUMIS may collect, use and disclose your personal information to:

- Identify you
- Understand your financial services needs
- Confirm your application information and assess your eligibility for products and services
- Provide you with ongoing services, establish and maintain communication, and respond to your inquiries

- Advise credit unions in the administration of your product(s) and/or service(s)
- Investigate and settle your claims, and determine your eligibility for benefits
- Offer you products and services, and provide information that may be of interest to you
- Promote products or services to you from business partners with whom we have formed an association
- Meet legal and regulatory requirements
- As may be reasonably required for the purposes already stated, CUMIS may share within our group of companies, with your agent, broker, plan administrator, sales representative, other insurers, insurance reporting agencies, credit bureaus or any other person or organization.

Should CUMIS need to use your information for purposes other than those already listed, we will explain the purpose to you and obtain your consent – before we use it. Also, please note that:

- We do not collect, use or disclose your personal information without your consent, except where required or authorized by law.
- We do not share your health information without your express consent
- We do not sell your personal information
- We may store or process your personal information in Canada or the United States where, under lawful order, government, courts, law enforcement or regulatory agencies may obtain disclosure of personal information.

Maintaining the security of your personal information is a top priority at CUMIS. Only authorized personnel have access to your information. Our systems and procedures are designed to prevent the loss, misuse, unauthorized access, disclosure, alteration or destruction of your information. We retain your information only as long as is required for the purposes for which it was collected and for any legal or regulatory requirements.

YOUR RIGHTS AND CHOICES ABOUT YOUR PERSONAL INFORMATION

As a valued client of CUMIS, you have the right to access your personal information and request changes at any time. It is your right to choose not to provide us with some or all of your personal information, or to deny us the use or disclosure of your information for certain purposes. Should you exercise this right, we will not unreasonably withhold requested products or services; however, certain information must be provided in order for us to be able to supply the requested products or services.

By providing your consent for us to collect, use and disclose your personal information, we can better provide you with personalized products and services, information and advice.

LIMITING THE USE OF YOUR PERSONAL INFORMATION

If you would prefer not to receive further product information and instead are content to limit your personal information use to the CUMIS product(s) you currently possess, please let us know at any time by giving us a call (toll-free), sending us an e-mail or mailing us a letter (see address on back).