

Identified Purposes Consent Accuracy

Limiting Collection & Retention of Personal Information

CG&B Financial Services Inc. will only collect, use or disclose Personal Information that is necessary for the Identified Purposes or as required by law. If we require Personal Information for any other purpose, you will be notified of the new purpose, and subject to your consent, that new purpose will become an Identified Purpose. CG&B Financial Services Inc. will only collect Personal Information by fair and lawful means. We will retain Personal Information only as long as is necessary for the fulfillment of the Identified Purposes.

Challenging Compliance

If you are not satisfied with CG&B Financial Services Inc.'s response to a privacy related inquiry or complaint, you may contact the **Office of the Privacy Commissioner of Canada** during business hours at 1-800-282-1376 or at www.privcom.gc.ca.



CG&B East

120 South Town Centre Blvd. Markham, Ontario
L6G 1C3

Telephone: 905-479-6670

Fax: 905-479-9164

Toll free: 1-800-267-6670

CG&B West

1270 Central Parkway West Suite 200
Mississauga, Ontario
L5C 4P4

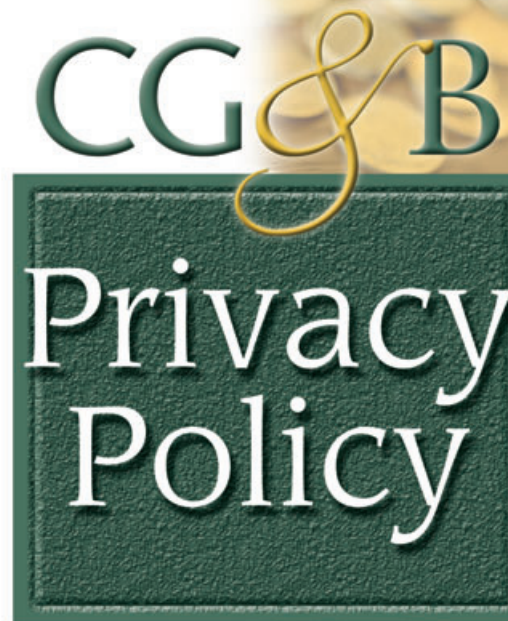
Telephone: 905-615-8641

Fax: 905-615-8642

Toll free: 1-800-615-4746

<http://www.cbggroup.com>

*In this Policy, "customer", "you" or "your" includes any individual who has requested, applied for or been supplied with products or services (including claims services) by CG&B Financial Services Inc. including any other individual for whom the customer has acted as agent, guardian or representative.



CG&B Financial Services Inc.



Consent Accuracy Safeguards

Limiting Collection & Retention of Personal Information

CG&B Financial Services Inc. is committed to protecting your privacy and the confidentiality of your personal information. In order to comply with privacy legislation, we have developed this Privacy Policy. Any personally identifiable information about a customer* is considered personal information (“Personal Information”) and will be treated in accordance with this Privacy Policy.

Identified Purposes

CG&B Financial Services Inc. only collects, uses and discloses Personal Information for the following purposes:

- Offering and providing insurance and financial products and services to you;
- Establishing and maintaining communications with you;
- Verifying your identity and the accuracy of your Personal Information with government agencies, industry associations, brokers or insurers;
- Analyzing and assessing risks on a prudent basis;
- Determining and facilitating your payment of fees and premiums;
- Investigating and paying claims;
- Detecting and preventing fraud or other illegal activities;
- Compiling statistics;
- Complying with the law or the requests of law enforcement agencies or regulators; and
- Notifying you or allowing our affiliated companies to notify you of certain products or services offered by us, or our affiliated companies.

In this Privacy Policy, the above list of identified purposes will be referred to as the “Identified Purposes”.

Consent

Your knowledge and consent of CG&B Financial Services Inc.’s 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:

- Your voluntary provision of Personal Information directly to CG&B Financial Services Inc. or through an insurance broker or representative for the purpose of acquiring an insurance contract or financial service or product (including information previously provided to CG&B Financial Services Inc.);
- Your express consent or acknowledgement contained within a written, verbal or electronic application process;
- Your consent solicited by CG&B Financial Services Inc. (or our agent) for a specified purpose;
- Your receipt of this Privacy Policy, until you notify CG&B Financial Services Inc. of a withdrawal of this consent; or
- Your consent given through your authorized representative such as a legal guardian, agent or holder of a power of attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw this consent at any time. CG&B Financial Services Inc. will inform you of the consequences of withdrawing your consent. In some cases, refusing to provide certain Personal Information or withdrawing consent for CG&B Financial Services Inc. to collect, use or disclose your Personal Information could mean that we cannot provide you with

insurance coverage or other requested products, services or information. If you wish to withdraw your consent to be notified of marketing initiatives, please call us at 1-800-267-6670.

Accuracy

CG&B Financial Services Inc. will maintain your Personal Information as accurate, complete and up-to-date as is necessary for the Identified Purposes.

Safeguards

CG&B Financial Services Inc. will protect your Personal Information by security safeguards appropriate to the sensitivity of the information. Safeguards will vary depending on the sensitivity, format, location and storage of the Personal Information.

Accountability, Openness & Customer Access

CG&B Financial Services Inc. is responsible for all Personal Information under its control and has designated a Privacy Officer who is accountable to our Board of Directors for CG&B Financial Services Inc.’s compliance with this Privacy Policy.

A copy of this Privacy Policy (and any future updates) can be obtained from our website at www.cbggroup.com. If you have any questions about this Privacy Policy or your Personal Information, please call us at 1-800-267-6670. When you call us, we may confirm your identity by asking you to confirm certain Personal Information and you may be directed to send us certain requests in writing.