



Privacy Policy

We are committed to protecting the privacy and confidentiality of the personal information you entrust to our care. We assure you that your personal information is handled according to our Privacy Policy for the collection, use and disclosure of your personal information, which must be followed by everyone in our organization, including our subsidiaries and affiliated companies, and by any third party service providers or authorized representatives we contract with.

To provide you with the highest quality insurance, investment, and retirement products and service available, it is necessary for us to collect and use personal information you supply to us. In our industry, such information is essential to conducting business with you. We will not gather information indiscriminately.

1. Why we collect, use and retain your personal information

When you request or obtain any product or service from RWAM, we need certain personal information. This information is used to evaluate insurance risk, to determine eligibility, to administer insurance or financial products, or to adjudicate or manage claims.

Anonymous data is sometimes used to prepare reports and statistics, for the purpose of providing the best products and service for the best value, to manage our business, and to monitor the changing needs of our customers.

2. We will only obtain the information we need

We will only collect information that is pertinent and necessary to the effective conduct of our business.

3. How we collect your personal information

Whenever practical, your information will be collected directly from you.

We also collect information about you through our authorized representatives or third party service providers. Other sources of information may include other insurers or financial institutions, government and governmental agencies, your employer, or your plan administrator. We will in some cases ask an independent source to verify and supplement personal information.

Where health information about you is required, we may collect such information directly from you, or from sources such as your doctor, health care professional or hospital, but only with your consent.

4. Your consent is needed

Your express consent may be provided in writing, verbally, or electronically. When you request, obtain, or use any of our financial or insurance products or services, the transfer of information necessary to meet your needs may be considered your implied consent. We will endeavor to ensure you understand why we need the information and how it will be used.

5. We will limit the use and disclosure of your personal information

We will limit the use and disclosure of your personal information within our organization and with our subsidiaries, affiliated companies and your insurers. From time to time we may find it necessary to share some of your information with our authorized representatives or third party service providers, in order to provide you with the product or services you need.

As part of our customer service relationship with you, we may use your personal information to offer products, information or services provided by our organization, subsidiaries, affiliated companies, insurers, or business partners, which we believe to be of value and interest to you. We will not give or sell any personal information to third parties for marketing purposes.

The use and disclosure of your personal information shall be done only to the extent necessary to perform our duties, to provide you with high quality service and information designed to meet your on-going insurance and financial needs, or where such use and disclosure is required by our contractual obligations and/or the law.

6. We will limit the length of time we retain your personal information

The length of time we retain your personal information may vary depending on the product or service that we provide to you and the nature of the information. We will only keep your personal information on our records so long as it is needed for its identified purposes, or as required by law.

7. We are committed to accuracy

We will keep your personal information as accurate, complete and up to date as necessary. You have a right to challenge the accuracy and completeness of the information we hold about you, and if it is inaccurate or incomplete, we will make the necessary correction or amendment. If there is a disagreement or a discrepancy with regard to an issue of accuracy, this will be noted on your file.

8. We will protect your personal information

We have developed and continue to enhance security measures and procedures designed to protect your personal information from unwarranted intrusion, theft, accidental release, loss, or unauthorized disclosure, use, copying, or modification.

When we destroy your personal information, we will use appropriate safeguards.

9. Your right to access

With satisfactory verification of your identity, we will provide you with the information you request. If your request is made through a third party, we will need satisfactory proof of your consent and authorization to release information to that party, and we will ensure their entitlement to such information.

There are certain legal exceptions to your right of access. Should your request fall into such a category, we will inform you of the reason for not providing access and any recourse you may have. Generally, we will provide access to medical information only through the appropriate health care professional.

If you have concerns

You may withdraw your consent, but doing so may prevent us from being able to provide you with your requested product or service. If you have any questions or concerns about the use or security of your personal information, please contact us at: Privacy Officer - RWAM Insurance Administrators Inc. 49 Industrial Drive, Elmira, Ontario N3B 3B1
Local: 519-669-1632 Our Compliments 1-877-888-7926 www.rwam.com