

Privacy Statement.

Ned Insurance is committed to protecting your privacy by complying with the laws and regulations under applicable privacy laws in Canada, including the Personal Information Protection and Electronic Documents Act. We treat personal information in a manner consistent with the privacy statement under which it was collected and our privacy policy, unless we have your consent to treat it differently. This statement applies to any information we collect or receive about you, from any source.

We identify the purposes for which we will be collecting, using and disclosing your personal information and obtain your consent prior to doing so. You may provide your consent to us either orally or in writing.

Upon your written request, we will make available to you any specific personal information that we have collected, utilized or disclosed, to the extent permitted by law.

We collect your personal information from:

- third parties, such as your insurance broker, insurance industry databases, governmental authorities, claims investigation organizations and regulatory organizations.

We use your personal information to:

- make a decision on whether you are eligible to be insured under one of our insurance policies,
- administer your insurance policy, and
- process any claims you may submit.

We provide your personal information to:

- operators of insurance industry databases for the purpose of verifying the application information you submit,
- your insurance broker for the purpose of your broker providing services to you,
- independent insurance adjusters and brokers for the purpose of obtaining assistance in processing and administering your claims,
- governmental authorities, claims investigation service providers, medical organizations, other vendors, other insurance carriers, reinsurers and regulatory organizations for the purpose of assisting in the investigation and processing of claims, and
- other persons for purposes to which you have provided your consent.

We protect your information by:

- contractually obligating our affiliates, insurance brokers and other third parties that are engaged to perform services on our behalf and are provided with your personal information to observe the intent of this privacy statement and our privacy policy and practices,
- implementing physical, organizational, contractual and technological security measures to protect your personal information from loss or theft, unauthorized access, disclosure, copying, use or modification,
- granting only employees with a business 'need-to-know' access to your personal information, and
- requiring all employees to annually sign a Code of Business Conduct that includes a statement confirming their understanding of, and adherence to, our privacy policy.

All comments, questions, concerns or complaints regarding your personal information or our privacy policy and practices should be forwarded to:

Privacy Officer
Ned Insurance
privacy.officer@NEDinsurance.com