



Best of breed benefits for your business.

[www.beaglebenefits.com](http://www.beaglebenefits.com)

613-743-7879

## Privacy Policy

Beagle Benefits collects personal information from our clients and members in the regular course of doing business. This policy explains how we collect, use, disclose and safeguard the personal information that you provide to us, or that we receive from a third party.

### Purposes

At Beagle Benefits, we collect personal information to manage products and services on behalf of our clients, provide access to our services, and respond to client and member inquiries. We may also use the personal information you provide to us to communicate with you. In circumstances where we are required to by law, we will also appropriately disclose your personal information. We are committed to treating your personal information with respect.

By providing your personal information to Beagle Benefits, or authorizing a third party to provide your personal information to us, you consent to our collection, use, and disclosure of your personal information according to this policy.

*This privacy policy follows the 10 principles sent out under the Personal Information Protection and Electronic Documents Act (PIPEDA):*

- 1) Accountability
- 2) Identifying Purposes
- 3) Consent
- 4) Limiting Collection
- 5) Limiting Use, Disclosure and Retention
- 6) Accuracy
- 7) Safeguarding Information
- 8) Openness
- 9) Access
- 10) Handling Complaints and Suggestions

### 1 - Accountability

We are responsible for the personal information provided to us, including personal information that we may transfer to a third party for processing purposes. Our Privacy Officer, and other individuals at Beagle Benefits delegated to act on behalf of the Privacy Officer, will ensure our compliance with privacy laws and this policy during the day-to-day collection and processing of personal information.



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## *2 - Identifying Purposes*

We will identify the purposes for collecting personal information when the information is collected, or beforehand. Information is generally collected through application or claim submissions.

For the purpose of providing individual insurance products, we confidentially convey your personal information to insurers through a wholesale organization known as a Managing General Agency (MGA) who are contracted to provide sales support, as well as any third party service providers that the MGA may engage to assist in the provision of the sales support.

For the purpose of providing specialty workplace accident insurance products and associated disability case management services, we confidentially convey your personal information to the insurer and to your contracted disability case management provider.

When you elect pre-authorized debit payments for the group insurance products and services that we administer, we confidentially convey your personal information to a third party payment processor.

## *3 - Consent*

We will collect, use, or disclose personal information only with your consent, unless otherwise required or permitted by law. Methods for requesting consent may vary; however, we will obtain your express consent in the case of sensitive personal information. This may include health information. If personal information is required for a new purpose after it has been collected, we will request additional consent. Provincial privacy laws and PIPEDA allow for exceptions where obtaining consent would be inappropriate.

## *4 - Limiting Collection*

We will limit the collection of personal information to that which is necessary for the identified purposes.

## *5 - Limiting Use, Disclosure and Retention*

Personal information will only be used or disclosed for the identified purposes, unless you have otherwise consented, or as required or permitted by law. We will securely erase or destroy personal information in accordance with applicable legal, regulatory, or business requirements once the information is no longer required for the identified purposes.

## *6 - Accuracy*

Every reasonable effort will be made to maintain your personal information completely and accurately.



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## *7 - Safeguarding Information*

We will follow and apply industry standard security safeguards to protect your personal information. These safeguards will include physical measures such as off-site backups, organizational measures such as limited access, and technological measures such as password protection.

## *8 - Openness*

We are happy to respond to member or client questions about this privacy policy, and to make a copy of the policy available to you.

## *9 - Access*

You are entitled to request details of :

- i. the type of personal information collected,
- ii. the use of your personal information both in the past, and potentially in the future, and
- iii. any disclosure of your personal information to any third parties.

You may request corrections or updates to your personal information if appropriate. For legally permissible reasons, we may be unable to provide access to your personal information, and in this case we will advise you of the reason.

## *10 - Handling Complaints and Suggestions*

Please contact us with any inquiries about this policy at:

Beagle Benefits Inc.  
Privacy Officer  
110 North Front Street - A3  
Suite 339  
Belleville, ON K8P 0A6  
Phone: 613-743-7879  
Email: [admin@beaglebenefits.com](mailto:admin@beaglebenefits.com)

## *Types of Information*

We may collect the following types of personal information:

- • Name
- • Address
- • Postal code
- • E-mail address
- • Date of birth
- • Gender
- • Earnings



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### *Notice Regarding Registration*

In order to use some sections of this website, registration may be necessary. During registration we collect certain information (such as name and email address). This information is used to contact you regarding access to our services. It is also used to respond to client and member inquiries.

### *Notice Regarding Links*

The Beagle Benefits website contains links to other sites, such as in the More Resources section. Please be aware that Beagle Benefits is not responsible for the content or privacy practices of such other sites. When following a link to an external site, we encourage you to read their privacy statements with regard to their collection of personally identifiable information.

### *Notice Regarding Updates*

Our Privacy Policy may change from time to time and all updates will be posted on this page.

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