

Mumby Insurance Brokers Privacy Policy

1. Introduction

- 1.1 We are committed to safeguarding the privacy of our website visitors; in this policy we explain how we will treat your personal information.
- 1.2 [We will ask you to consent to our use of cookies in accordance with the terms of this policy when you first visit our website. / By using our website and agreeing to this policy, you consent to our use of cookies in accordance with the terms of this policy.]

2. Collecting personal information

- 2.1 We may collect, store and use the following kinds of personal information:
 - (a) information about your computer and about your visits to and use of this website
 - (b) information that you provide to us for the purpose of subscribing to our email notifications and/or newsletters
 - (c) information that you provide to us when using the services on our website, or that is generated in the course of the use of those services
 - (d) information relating to any purchases you make or any other transactions that you enter into through our website
 - (e) information that you post to our website for publication on the internet

3. Using personal information

- 3.1 Personal information submitted to us through our website will be used for the purposes specified in this policy or on the relevant pages of the website.
- 3.2 We may use your personal information to:
 - (a) administer our website and business;
 - (b) personalize our website for you;
 - (c) enable your use of the services available on our website;
 - (d) send you goods purchased through our website;
 - (e) supply to you services purchased through our website;
 - (f) send statements, invoices and payment reminders to you, and collect payments from you;
 - (g) send you non-marketing commercial communications;
 - (h) send you email notifications that you have specifically requested;
 - (i) send you our email newsletter (you can inform us at any time if you no longer require the newsletter);

- (j) send you marketing communications relating to our business [or the businesses of carefully-selected third parties] which we think may be of interest to you, by post or, where you have specifically agreed to this, by email or similar technology (you can inform us at any time if you no longer require marketing communications);
 - (k) provide third parties with statistical information about our users (but those third parties will not be able to identify any individual user from that information);
- 3.3 If you submit personal information for publication on our website, we will publish and otherwise use that information in accordance with the licence you grant to us.
- 3.4 We will not, without your express consent, supply your personal information to any third party for the purpose of their or any other third party's direct marketing.

4. Disclosing personal information

- 4.1 We may disclose your personal information:
- (a) to the extent that we are required to do so by law;
 - (b) in connection with any ongoing or prospective legal proceedings;
 - (c) in order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk);
- 4.4 Except as provided in this policy, we will not provide your personal information to third parties.

5. Security of personal information

- 5.1 We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information.
- 5.2 We will store all the personal information you provide on our secure (password- and firewall-protected) servers.
- 5.3 All electronic financial transactions entered into through our website will be protected by encryption technology.
- 5.4 You acknowledge that the transmission of information over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet.
- 5.5 You are responsible for keeping the password you use for accessing our website confidential; we will not ask you for your password (except when you log in to our website).

6. Amendments

- 6.1 We may update this policy from time to time by publishing a new version on our website.
- 6.2 You should check this page occasionally to ensure you are happy with any changes to this policy.
- 6.3 We may notify you of changes to this policy [by email or through the private messaging system on our website].

7. Your rights

- 7.1 You may instruct us to provide you with any personal information we hold about you.
- 7.2 You may instruct us at any time not to process your personal information for marketing purposes.
- 7.3 In practice, you will usually either expressly agree in advance to our use of your personal information for marketing purposes, or we will provide you with an opportunity to opt out of the use of your personal information for marketing purposes.

8. Third party websites

- 8.1 Our website includes hyperlinks to, and details of, third party websites.
- 8.2 We have no control over, and are not responsible for, the privacy policies and practices of third parties.

9. Cookies

- 9.1 Our website uses cookies.
- 9.2 A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.
- 9.3 Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.
- 9.4 Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.
- 9.5 If you block cookies, you will not be able to use all the features on our website.

10. Our details

- 10.1 This website is owned and operated by Mumby Insurance Brokers.
- 10.2 Our principal place of business is at 572 Weber Street N. Suite 2, Waterloo, ON, N2L 5C6.
- 10.4 You can contact us by writing to the business address given above, by using our website contact form, or by email to inquiry@mumby.com.