

Last Revised October 20, 2015

WEBSITE PRIVACY POLICY

Western Surety Company ("WSC", "Us" or "We") provides the westernsurety.ca website and various related services (collectively, the "Site"), through which your personal information may be collected. We protect and respect the privacy of personal information collected online as further detailed in this policy.

How does WSC collect personal information?

WSC does not collect personally identifiable information through the Site unless such information is provided to WSC by email or "Contact" style of form via the Site, our social media sites, or through the creation and operation of an account on our e-services portal.

You should also be aware that anonymous technical information may be collected by WSC as a result of a visit to the Site. For example, this information may include your IP address, browser type, operating system, domain name, access times and referring website addresses. WSC uses this anonymous technical information for purposes such as improving the operation and content of the Site and compiling aggregate and statistical information.

As part of the collection of technical information, WSC may use "cookies" on the Site. "Cookies" are small text files placed on your computer that can collect and store a variety of information including visitor preferences and activities on the Site. Permanent cookies are stored indefinitely on a user's hard drive unless manually deleted, while temporary cookies are automatically deleted from the user's browser upon logging out of a website. Web browsers typically allow users to disable permanent and/or temporary cookies.

It is important to note that this privacy statement is intended to supplement, and does not replace, any express consents given to WSC in connection with WSC's collection, use and disclosure of personal information.

Why does WSC collect personal information?

WSC primarily collects personal information in connection with the application for and administration of its products and services.

WSC uses this personal information as necessary for the following purposes:

- Processing an application for WSC products or services
- Assessing the risk associated with an application for WSC goods or services or with respect to any WSC customer generally
- Providing and administering WSC products or services and administering the customer relationship generally

- Investigating claims
- Processing claims

WSC may also use personal information for other purposes to the extent authorized or required by law.

WSC does not use personal information for any other purposes, unless it has the consent of the individual to whom the personal information relates.

WSC will not attempt to link or match such anonymous technical information with any personally-identifiable information unless:

- WSC has your consent
- WSC (or its service providers) have detected or reasonably suspect any attempt to damage the WSC website or other security breach
- WSC is required by law

When does WSC disclose personal information?

WSC only discloses personal information as required to facilitate the authorized purposes listed above. WSC will not disclose to third parties any personal information unless:

- WSC has your consent
- WSC a good faith belief that disclosure of the information is necessary to protect the rights or property of WSC
- WSC is required to by law

WSC does not rent, sell or trade customer lists.

Is there a choice?

Individuals can deny or withdraw their consent to WSC's collection, use and disclosure of their personal information at any time upon reasonable notice, subject to any legal or contractual requirements. However, if consent is denied or withdrawn, WSC may not be able to provide the WSC products or services applied for or purchased.

How does WSC protect the security of personal information?

WSC has in place reasonable policies, procedures and safeguards (including physical, technological and organizational measures) designed to protect the security of personal information under its control.

Does WSC provide access to personal information?

WSC provides individuals with access to the personal information WSC holds about them in accordance with applicable laws. WSC reserves the right to require that any request for access to personal information be made in writing. Generally, there is no cost for such access. However, WSC reserves the right to charge such costs on a case by case basis in accordance with applicable laws. The individual will be notified in advance if such charges apply.

WSC will correct or amend the personal information in its files where it can be shown that the information is incorrect or incomplete.

Contact WSC

For further information about WSC's privacy practices or to make a request for access to personal information, please contact WSC's Privacy Officer at the following address:

Western Surety Company
2000 - 1874 Scarth Street
Regina, Saskatchewan
S4P 4B3

ATTENTION: J. Paul Bourassa, Privacy Officer
Telephone: 306-777-0630
Fax: 306-359-0929
Email: pbourassa@westernsurety.ca