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Privacy Policy

ENCON Group Inc. (“ENCON”) is Canada’s leading insurance management company, which develops and administers insurance programs and distributes them through a network of licensed agents and brokers to individuals, organizations, professionals and employers.

ENCON believes that protecting the privacy and the confidentiality of its customers’ personal information is an important part of its relationship with them.

Why ENCON Collects Personal Information

ENCON collects, uses and discloses personal information about its customers for the purposes of managing their insurance-related needs. This includes evaluating and assessing insurance needs, underwriting, coverage assessment, compiling statistics, providing all policy-related or administrative services, loss control, compliance with any regulatory requirements, claims investigation, protecting against error and fraud, ensuring information is accurate and up-to-date, and determining your payment of premiums. ENCON may also collect, use and disclose personal information about third parties for the purpose of handling claims made against our customers.

What Type Of Personal Information ENCON Collects

The types of personal information that ENCON may collect are property details, claims histories, employment information, professional history, medical and health information, driving records and financial information. Which of those types we collect in a particular case depends on which of our purposes is applicable and on the particular circumstances.

How ENCON Obtains Personal Information

The personal information collected by ENCON is provided to us by you directly or through an insurance broker or agent, by way of your insurance application, and by service providers. For some of our purposes, we may obtain personal information, such as claims, underwriting, credit history and driving records, from other industry sources. We may obtain personal information concerning the directors, officers, employees, representatives or contractors of a company from their company.

The consent of our customers with respect to the collection of personal information is sought on our applications for insurance coverage. Personal information required for claims purposes, and consent to its collection, use and disclosure, may be obtained from our customers, insurance brokers and agents, or from third party sources.

In some cases, ENCON will consider that the need for certain personal information is so obvious a part of the process that the customer's consent to its collection and use are implied.

In some circumstances, consent may not be required for the collection and use of personal information for the purpose of investigating a breach of an insurance policy or other agreement, or a contravention of Canadian law.

Subject to legal or contractual restrictions and upon reasonable notice, you may withdraw your consent at any time. At that time, we will advise you of the consequences of withdrawal of your consent.

How And When ENCON Shares Personal Information

ENCON provides personal information to other organizations (including its affiliated companies) only for the purposes listed above, or if required or permitted to do so by law.

In some circumstances, the customer's consent is not required for the disclosure of personal information; this would apply, for example, to the disclosure of personal information to an approved investigative body when we believe that the information relates to the breach of an insurance policy or other agreement or a contravention of Canadian law; or when we are required by law to disclose the information; or when we disclose information to a lawyer for claims purposes or to obtain legal advice.

When ENCON provides data containing personal information to service providers, they are subject to confidentiality requirements.

Securing And Safeguarding Your Personal Information

ENCON protects your personal information with security safeguards appropriate to the sensitivity of the information. ENCON's employees, contractors and representatives access personal information only when they have a business need to do so. Our employees are made aware of the proper handling of personal information pertaining to this policy. We keep personal information only as long as it is necessary for our purposes listed above.

Accuracy Of And Access To Your Personal Information

ENCON maintains your personal information as accurate and up-to-date as is required. We will do our best to base any decisions on accurate information, however we rely on individuals to disclose all material information and to inform us of any changes.

Upon written request and appropriate identification satisfactory to ENCON, we will provide reasonable access to personal information exclusively to the individual to whom it refers. In some circumstances, we may refuse access; for example, if:

- doing so would likely reveal personal information about a third party
- the information is protected by solicitor-client privilege

- doing so would reveal confidential commercial information
- revealing the information could affect the security of another person
- the information was generated in the course of a formal dispute resolution process

ENCON's Privacy Policy may be modified from time to time to comply with applicable laws or to reflect our updated business practices, without prior notice. Please check our Web site to access the most current version of our policy.

How To Contact Us

Our Privacy Officer is responsible for ENCON's compliance with the appropriate privacy laws.

Requests for further information, personal information access or complaints about ENCON's handling of personal information should be referred to ENCON's Privacy Officer, as follows:

Ed Pimentel
Chief Privacy Officer
ENCON Group Inc.
1900 - 11 King Street West
Toronto ON M5H 4C7
E-mail: privacy-officer@encon.ca
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