

CHERRY INSURANCE
CUSTOMER PRIVACY STATEMENT

[Last Revised: March 10, 2014]

Cherry Insurance is a third generation, family owned and operated business with a long tradition of caring for clients, and a commitment to the protection of your private and confidential information. This commitment extends to Cherry Financial Services Inc.

Cherry Insurance is committed to maintaining the security, confidentiality and accuracy of all personal information we may collect, and to holding in strict confidence all information concerning the business and affairs of our clients gathered in the course of our professional relationship. Cherry Insurance does not divulge such information unless authorized by the client, or permitted or required by law.

Collection of Personal Information

Cherry Insurance provides insurance and financial services and products to a wide range of clients. In connection with the provision of these services, Cherry Insurance collects your personal information, as may be necessary, to administer its business, represent you as our client and provide superior service, communicate with you, and provide you with information regarding and offer products and services to you which Cherry Insurance feels may be of interest to you.

The specific personal information collected from you by Cherry Insurance depends upon the nature of your relationship with us, and may include, but is not limited to, the following:

- name, address and telephone number;
- date of birth, family and marital status;
- credit rating and payment records;
- prior insurance experience, including claims history;
- driver's licence number, vehicle identification number (VIN) and driving record;
- banking and credit card information;
- medical and health information;
- information about your investments and net worth; and
- employment and income information.

Cherry Insurance will not collect personal information beyond what is relevant to the products and services we provide to you, and we will not use personal information for any purposes other than as set out in this Customer Privacy Statement, unless we have your consent.

Use and Disclosure of Personal Information

Cherry Insurance may use and disclose your personal information, as necessary, to provide you with the products and services that you have requested, including without limitation for the purpose of:

- Establishing your identification;

- Verifying your eligibility for products and services;
- Providing products and services;
- Informing you of other products and services;
- Communicating with you regarding Cherry Insurance's activities, products and services;
- Understanding your needs and preferences;
- Verifying your personal information with government agencies, brokers or agents, other insurers, insurance reporting agencies and credit bureaus;
- Assessing and underwriting risks on a prudent basis;
- Facilitating your payment of premiums and fees;
- Investigating and paying claims;
- Detecting and preventing fraud or other illegal activities; and
- Internally, to compile statistics.

Cherry Insurance may also use or disclose personal information for other purposes to the extent authorized or required by law. In certain instances, Cherry Insurance may also share your personal information with third party service providers performing functions on our behalf, including, without limitation, vendors that process credit card orders, deliver our merchandise, administer our promotions, provide us marketing or promotional assistance, analyze our data, and assist us with customer service. Such service providers include insurance carriers, other Cherry Insurance affiliates, business partners and affinity service providers. Cherry Insurance has agreements in place with all such third party service providers which require such service providers to keep your information confidential and secure, and which ensure that our service providers may not use or disclose personal information for any purpose other than providing the services on our behalf.

Cherry Insurance will not disclose personal information without your consent, and will not sell, lease, rent, or give identifiable personal information to entities that are not affiliated with Cherry Insurance.

[Cherry Insurance will only use individual demographic and lifestyle information for analytical and marketing purposes, communications in respect of which will only be sent to you with your consent. **You may opt-out of receiving such marketing communications or customized advertising by contacting us at the address below.**]

Consent

Cherry Insurance only collects, uses and discloses personal information about its customers with their knowledge and consent. Generally, this means that Cherry Insurance collects personal information directly from the individual to whom it relates, whether via Cherry Insurance's website, telephone, fax or in person. Occasionally, Cherry Insurance may collect personal information from third party sources.

You may provide your consent to such collection, use and disclosure in a variety of ways. Cherry Insurance relies upon the following actions by you as indication of your knowledge and consent:

- you provide your implied consent when, following receipt of this Customer Privacy Statement, you voluntarily provide personal information to Cherry Insurance Ltd./ Cherry Financial Services Inc., including through your broker or agent;

- you provide your express consent when you complete a written, verbal or electronic application process, or complete Cherry Insurance's standard "Personal Information Client Consent" form or process;
- Cherry Insurance asks for your express consent for a specified purpose, and you provide it, either verbally or in writing.

Cherry Insurance will not disclose your medical and health information, or your employment and income information, without your express consent.

You may withdraw your consent at any time, subject to legal or contractual obligations and upon reasonable notice. Please note however that your withdrawal of consent may limit the ability of Cherry Insurance to provide you with the requested product or service. In the event that you wish to withdraw your consent, please contact our Privacy Compliance Officer first to understand the implications of such withdrawal, and then if you choose to proceed, give the requisite notice.

Protecting Personal Information

Cherry Insurance is committed to protecting your privacy. To that end, we maintain physical, electronic and procedural safeguards to protect your personal information from unauthorized access, and will ensure that the security of information held in our possession will be at a level equal to or greater than what is required by applicable privacy laws, internal and organizational policies, and other standards that may be applicable to our operations or the insurance industry. We review our policies and practices, monitor our computer networks, test the strength of our security and monitor our compliance with relevant laws in order to help us ensure the safety of your personal information, on an ongoing basis. We restrict access to your personal information to only those individuals or employees whom we have determined need to know that information in order to provide products or services to you, or to assist Cherry Insurance in providing products or services to you. In addition, Cherry Insurance employees are bound by a Privacy Code of Conduct. Employees who violate the standards contained in this Code are subject to disciplinary measures. If we discover that third parties are improperly handling your personal information, Cherry Insurance will take appropriate action to protect your personal information.

If you conclude your relationship with Cherry Insurance, we will continue to safeguard the privacy of your personal information in accordance with this policy, and as required by law. Personal information is retained by Cherry Insurance only as long as it is needed, or to meet any legal, regulatory or tax requirements.

Cherry Insurance will work to keep your personal information as accurate, complete and up-to-date as may be possible, and as may be necessary.

Your Responsibilities

You are responsible for the general security associated with your personal computer or other device you may use to access Cherry Insurance's website. Cherry Insurance recommends that you take additional measures to protect your security. These may include, for example:

- Ensure you are using the most secure web browser currently available. Occasionally, security patches will be available to fix known security gaps associated with your web browser. You should monitor and implement these patches where appropriate.

- Familiarize yourself with your web browser's various functions and enable/disable such functions as needed in order to maximize security.
- Web browsers often use a "cache" to temporarily save web pages in your computer's memory. Although the cache is designed to improve performance, subsequent users of your computer may be able view web pages previously visited by you by accessing the information in the cache. You should always completely close your web browser after each session on Cherry Insurance's website. You should also frequently clear your cache.
- Ensure you have up-to-date virus protection software on all systems, and that you run virus scans regularly.
- All connections to the Internet under your control should be protected by firewall protection to help prevent unauthorized Internet access to your systems.

Access to and Amendment of Personal Information

Cherry Insurance has procedures in place in order to allow you to view information about you held by Cherry Insurance and to report and quickly remedy inaccurate information. You can request access to your personal information that Cherry Insurance has on file in order to verify the accuracy and completeness of the personal information. To request access, please send your request to Cherry Insurance's Privacy Compliance Officer. We will respond to your request within 30 days, or advise you if additional time is required to respond to your request

Cherry Insurance will provide you with access to your personal information in accordance with applicable laws. This means that there are certain situations where Cherry Insurance may not provide an individual access to their personal information, such as:

- When the information is prohibitively costly to provide;
- When the information has been destroyed;
- When the information contains references to other individuals;
- When the information cannot be disclosed for legal, security or commercial propriety reasons; and/or
- When the information is subject to solicitor-client or litigation privilege.

Cherry Insurance reserves the right to require that any request for access to personal information be made in writing. Generally, there is no cost for a request for access to your personal information. However, Cherry Insurance reserves the right to charge such costs on a case-by-case basis in accordance with applicable laws. You will be notified in advance if such charges apply.

If Cherry Insurance has information regarding you that is not correct or complete, please contact one of our customer service representatives who would be pleased to assist you in updating or correcting your information. There is no charge for verifying and correcting personal information.

Changes

As privacy and security concerns, and legal and business requirements, are constantly changing, Cherry Insurance reserves the right to change or update this Customer Privacy Statement by providing notice on its website. Cherry Insurance encourages you to review this Customer Privacy Statement, and check for updates, regularly.

Electronic and Web Communications

Cherry Insurance's website may contain links to other sites, which are not under the control of Cherry Insurance, or governed by this Customer Privacy Statement. Internet software or electronic transmission errors may produce inaccurate or incomplete copies of the content of the Cherry Insurance website when downloaded and displayed on any computer. Cherry Insurance does not assume any liability or responsibility whatsoever for computer viruses or other destructive programs received during the electronic transmission of content of the Cherry Insurance website, or any websites accessed through links provided therein.

Please note that the Internet is not a secure method of communication and Cherry Insurance cannot guarantee the privacy or security of personal information submitted through the Cherry Insurance website, or by email over the Internet. No security or encryption we provide can protect against every circumstance. Any unprotected email communication over the Internet is, as with communication via any other medium (e.g. cellular phones, post office mail), subject to possible interception or loss, and is also subject to possible alteration.

Please be aware that anonymous technical information may be collected by Cherry Insurance as a result of a visit to the Cherry Insurance website. For example, this information may include the visitor's IP address, browser type, operating system, domain name, access times and referring web site addresses. Cherry Insurance uses this anonymous technical information to track usage patterns for purposes such as improving the operation and content of the Cherry Insurance website, and compiling aggregate and statistical information. Cherry Insurance reserves the right to disclose such aggregate information to third parties.

As part of the collection of technical information, Cherry Insurance may use "cookies" on its Web 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 Cherry Insurance website. 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. **Please note that web browsers typically allow users to disable permanent and/or temporary cookies.**

Privacy Inquiries

Cherry Insurance has appointed a Privacy Compliance Officer to ensure that all privacy laws, policies, and standards are maintained and adhered to by Cherry Insurance.

If you have a specific request about Cherry Insurance's Customer Privacy Statement or personal information handling practices, please send this to us in writing. In your correspondence, please describe your questions in as much detail as possible. We will respond to your concern as promptly and accurately as possible. Please direct your inquiries to:

Scott Cherry

Privacy Compliance Officer
Cherry Insurance Ltd.
350 3rd Avenue S
Saskatoon, SK S7K 4X3
Phone: (306) 653-2313
Toll-free: 1-800-667-3919
Fax: (306) 664-6140
Email: scherry@cherryinsurance.net

If we do not resolve your questions or complaint to your satisfaction, you may address your concerns to the Privacy Commissioner of the province in which you reside.