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At R & R Insurance Ltd., we are committed to protecting your privacy as a visitor to this Web site and as our customer. To our visitors and to our customers, we offer this pledge:

R & R Insurance Ltd. is the owner of the information that is collected on this Web site. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information, except as we have disclosed to you in this Privacy Policy.

Why do we ask you for your personal information?

We will ask you to provide your personal information to us when you enroll for coverage and when you purchase an insurance policy from us. In order for us to properly provide correct insurance coverage, we require the information to be obtained and kept on file. When you enroll for an insurance policy at R & R Insurance Ltd., we will ask you to provide your name, home address, mailing address, telephone number and e-mail address. This information will be provided to the insurance company when you purchase an insurance policy so that they can establish you as a policyholder. We will maintain a record of your information at the offices of R & R Insurance Ltd. so we can provide you with policyholder service. The employees of R & R Insurance Ltd. are each required to sign and acknowledge a Confidentiality And Nondisclosure Agreement. Each employee has been instructed on maintaining the privacy of each customer and the importance of protecting the customer's personal information.

Disclosure to Third Parties

R & R Insurance Ltd. may disclose your personal information to Third Parties, but will only do so to act as your Insurance Broker. Third Parties may be, but are not limited to, Insurance Companies; other brokers; professionals working on behalf of the broker or insurer, such as adjusters or lawyers; financial institutions; medical professionals; and employer of the insured (commercial policies only). We do not disclose any information to any party that is not required to perform our duties as your insurance broker.

Credit card payments

When you purchase an insurance policy from R & R Insurance Ltd., there may be the option to pay the premiums with your credit card. If you choose to use your credit card to pay the premium, your credit card information is deleted from our records after your purchase has been authorized. We do not keep a record of your credit card information.

How do we safeguard personal information?

We make every reasonable effort to ensure that client information is accurate and complete. We rely on our clients to notify us if there is a change to their personal information. If you are aware of an error in our information about you, please let us know and we will correct it on request wherever possible.

We protect client personal information in a manner appropriate for the sensitivity of the information. We make every reasonable effort to prevent any loss, misuse, disclosure or modification of personal information, as well as any unauthorized access to such information. We retain client personal information only as is reasonable to fulfill the purposes for which the information was collected or for legal business purposes. We use appropriate security measures when destroying client personal information, including shredding paper records and permanently deleting electronic records.

Cookies

A cookie is a piece of data that is stored on a visitor's hard drive while they are visiting this Web site. We may utilize a short-lived form of cookie when you visit this site. At R & R Insurance Ltd. a cookie is only used to identify one unique visitor from another visitor during a particular session. A session is the period of active site-use while that unique visitor is linked to our server. We may use cookie technology during a session as a tool to carry forward your input information during the enrollment process. This enables the visitor to input their information once and have the information appear later during the enrollment process. No personally identifiable information is stored on the cookie. The cookie expires and is deleted from the visitor's computer as soon as they close their browser or if they are not actively browsing our Web site for more than 20 minutes. Should a previous visitor to our Web site return for a new session, they will be issued a new cookie and in no way will they be recognized as a visitor from a previous visit or session.

Third Party Links

This Web site may contain links to third party Web sites that are not controlled by R & R Insurance Ltd.. These third party links are made available to you as a convenience and you agree to use these links at your own risk. Please be aware that R & R Insurance Ltd. is not responsible for the content of third party Web sites linked to R & R Insurance Ltd., nor are we responsible for the privacy policy or practices of third party Web sites linked to R & R Insurance Ltd. Our Privacy Policy only applies to information we collect from you while you are at and actively in a session with R & R Insurance Ltd. If you should link to a third party Web site from R & R Insurance Ltd., we strongly encourage you to review and become familiar with that Web site's privacy policy.

Changes In Our Privacy Policy

We reserve the right to change this Privacy Policy without providing you with advance notice of our intent to make the changes.

If you have any questions about our privacy policy, please feel free to contact Tracy Watchorn, our Privacy Officer by mail or in person at:

Box 1930, Fairview, Alberta, T0H 1L0 or 10205 110 St.

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