



COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

Markel Insurance Company of Canada (Markel) provides vehicle insurance to your company in connection with your trucking operations. In accordance with The Personal Information Protection and Electronic Documents Act (PIPEDA) and applicable provincial legislation, Markel will collect and maintain a record of personal information about you in order to provide coverage for your company.

Personal information provided to Markel by you or your company will include your name, date of birth, marital status, driver's license, employment/contractor status, prior convictions, and historical claims record. As well, Markel may obtain certain of this information from, or verify it with, third parties including industry and government sources, other insurers and brokers. Please also be advised that Markel may disclose or exchange this information with other insurers, brokers, industry sources and the company in order to maintain accuracy of records.

In connection with claims, Markel may also collect other information from third parties such as the police, witnesses, medical professionals, adjusters and industry databases, and may disclose or exchange information with such organizations and other insurers, government agencies and your benefits providers.

Uses of Information

Markel collects, uses and discloses information for the purposes of:

- processing the company's insurance application
- verifying the information in that application
- determining coverage needs and assessing risk
- performing safety assessments
- determining insurance product pricing for the risk
- binding coverage and issuing the insurance policy
- communicating with the company
- offering and providing products and services to meet the company needs
- analyzing business results
- investigating, evaluating and settling claims
- preventing fraud; and
- complying with legal or regulatory requirements

Consent

It is Markel's understanding that the company and its drivers consent to Markel's collection, use and disclosure of the personal information as described above.

Questions and Concerns

If you have any questions or concerns about Markel's privacy practices or your information record please contact:

Privacy Officer

Markel Insurance Company of Canada
55 University Avenue
Toronto, Ontario M5J 2H7
e-mail: privacy@markel.ca
www.markel.ca/pipeda

TORONTO • MONTRÉAL • EDMONTON • GUELPH