

INFORMATION WE COLLECT

Your personal information that you are asked to provide, and the reasons why you are asked to provide it, depends on the product or service you are requesting from Brilliance.

If you contact us directly, we may receive additional information about you such as your name, email address, phone number, the contents of the message and/or attachments you may send us, and any other information you may choose to provide.

Under the Act, personal information is broadly defined as information (data), oral, written, electronic, video, or photographs, about an identifiable individual.

Personal information includes, but is not limited to, the following:

- name, address, email address, and telephone number
- age, gender, family, and marital status
- identification numbers (such as social insurance number or driver's license, or date of birth, number of citizenship)
- financial, banking, income, and other employment information
- credit rating or scores, payment records
- previous insurance and claims experience
- medical and health-related information
- information about lifestyle and habits

WE COLLECT YOUR PERSONAL INFORMATION IN THE FOLLOWING WAYS

1. Directly from you: We collect personal information from applications and other forms that you submit to us, such as when you apply for insurance or file a claim. We also collect personal information from our telephone conversations with you and the information you provide us online. This personal information may include your name, address, social insurance number, financial data, health history and biometric data such as your voiceprint should you choose that option when you call us.

2. Automatically or indirectly from you: We collect personal information when you use our products and services, from your transactions with us or others, and when you use or interact with our websites or social media sites. For example, we may collect information such as online identifiers including location data, your Internet Protocol (IP) Address, device or browser type, or information about how long you used the website and pages visited.

3. From third parties and other sources: We collect information from third parties such as your insurance advisor, consumer reporting agencies, other service providers who process or administer products or services requested by you, and from health care providers, clinics, and other insurance companies. We may also collect information from the Medical Information Bureau or other persons that have records about you or your health. These third parties from whom we obtain information collect information and disclose it to other persons pursuant to their own privacy policies and practices.

WHAT WE WILL NOT DO WITH YOUR INFORMATION

We do not sell client information to anyone. Nor do we share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

Transfer of Your Personal Data

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your state, province, country or other governmental jurisdiction where the data protection laws may differ from those from Your jurisdiction.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of Your data and other personal information.

Safeguards

We secure information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use, or disclosure. We maintain reasonable administrative and technical safeguards to protect against unauthorized access, use, modification, and disclosure of personal Information in our control and custody. However, no data transmission over the Internet or wireless network can be guaranteed.

- We ensure that our locations are safe. We use locks, fire extinguishers, all paper files are kept in locked dressers (especially the files that contain your personal information).
- We have every office we have a clean desk policy; your personal information is forbidden to be removed from our offices. Only authorized staff has access to your Personal Information.
- We secure that our systems are programmed to scan for viruses and all our equipment is protected with passwords. The use of fax equipment and copy machines are located in protected places in our offices.

HOW TO PROTECT YOUR INFORMATION

- Never respond to unsolicited emails or website popups where you will be asked to provide personal information.
- Use Anti-Virus software to prevent computer viruses.
- Disconnect your internet if you do not need it.
- Use only secure browsers such as Firefox, Chrome, Safari, Internet Explorer, etc.
- Back up your files frequently.

Therefore, while we strive to protect your Personal Information, you acknowledge that (i) there are security and privacy limitations of the Internet which are beyond our control; (ii) the security, integrity, and privacy of any and all information and data exchanged between you and the Services cannot be guaranteed; and (iii) any such information and data may be viewed or tampered with in transit by a third party, despite best efforts.

CONTACT US

If you have any questions about this security, please contact us by email or regular mail at the following address:

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