**Personal Information –­ Commercial Client Agreement**

**(Suggested Language for IBC DASH – 30th June 2023)**

**Date:**

**BETWEEN:** BROKER NAME HERE (the “**Broker**”) and CLIENT NAME HERE (the “**Client**”).

FOR VALUABLE CONSIDERATION, the Broker and Client agree as follows:

The parties acknowledge that the Broker is being retained by the Client to acquire or renew a policy or policies of insurance for the Client, under which certain individuals, including the Client’s employees, servants, agents and representatives may be insured (hereinafter called “**insured individuals**”). Accordingly, each of the parties may need to collect, use and disclose the personal information of such insured individuals for the purposes of insurers, associations of insurers, managing general agents, other insurance brokers and third party rating service providers assessing risk, determining eligibility for insurance coverage and setting premiums (“**Underwriting Purposes**”) and for these entities to compile, aggregate, store, extract, modify and transform my personal information to create anonymized statistical data sets to be used for analytics purposes (“**Analytics Purposes**”). Anonymized statistical data sets are no longer considered to be personal information. The Client acknowledges and agrees that this information will be collected directly from the Client and from third parties such as credit bureaus, the Ministry of Transportation, other insurers, associations of insurers and insurance rating service providers.

FOR AUTOMOBILE CUSTOMERS ONLY. The Client understands that automobile insurers, associations of automobile insurers and third party insurance rating service providers may require up to 25 **(or insert # of years consented to by client)** years of personal information such as driving record and claims history about all permitted drivers for Underwriting Purposes and Analytics Purposes and the Client agrees to provide the requested information for those purposes. The Client represents and warrants that the Client has obtained informed consent from all permitted drivers to also grant this permission in relation to their personal information for Underwriting Purposes and Analytics Purposes.

Each of the parties hereto agrees to collect, use and disclose the personal information of such insured individuals in a manner that complies with this agreement, its privacy policy, the *Personal Information Protection and Electronic Documents Act* and any other applicable privacy laws.

The Client further covenants, represents and warrants that the Client has obtained and will continue to obtain, the appropriate informed consent from such insured individuals and newly insured individuals to disclose their personal information to the Broker for the Broker to use and further disclose such information and to collect personal information about the insured individuals from third parties as described above for Underwriting Purposes and Analytics Purposes. Withdrawal of consent by an individual may affect continued coverage for that individual.

Dated at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in the Province/State of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ this \_\_\_\_\_ day of

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_.

|  |  |
| --- | --- |
|  | NAME OF BROKER |
|  | By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Name:Title: |
|  | NAME OF CLIENT (IF A CORPORATION) |
|  | By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Name:Title: |

|  |  |  |
| --- | --- | --- |
| Witness signatureName:                               *(please print)*Address:                                |  | nAME of client (if an individual) |