

CONSENT FOR THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION WHEN MAKING A CLAIM

Granted pursuant to the Act respecting the protection of personal information in the private sector

Your firm's name/logo

LOSS INFORMATION

File No.	Insurance Policy No.	Name of claims adjuster
Date of Loss	Insurer (henceforth referred to as the Insurer)	Claims adjuster certificate no.

OBJECT OF CONSENT – PURPOSES OF INFORMATION COLLECTION

The Insurer has received a claim for the above-mentioned loss.

The Insurer will therefore create a file in which it will record the information necessary to process this claim.

During the course of investigating and processing this claim, the Insurer, through its mandataries—in particular the claims adjuster assigned to this claim—will be required to collect personal information from you, and third parties, as well as communicate this information to other persons, where applicable. It is possible that this information could be communicated outside Quebec.

Only information necessary for the purposes of investigating and processing this claim will be collected and communicated; such information will be used solely for these purposes. The rights to access and rectification stipulated in the Act with regard to personal information may be found on the back of this form. You may withdraw your consent for the use and communication of this information (also see back of form for details). However, should this be the case, we could refuse or no longer be able to process the claim and provide the service requested.

CONSENT TO THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION

I, _____, authorise the Insurer and its mandataries to:

IN BLOCK LETTERS

1. **Collect from a third party**, in other words those persons, enterprises and organizations checked below, all personal information concerning me that the Insurer and its mandataries require to complete their investigation and process my claim.
2. **Communicate to a third party**, in other words those persons, enterprises and organizations checked below, all personal information concerning me that is contained in the file identified under “object of consent” or which may be collected in the course of investigating this claim.

I authorise collection from		I authorise communication to		Persons, enterprises and organizations	Examples of personal information sought
Yes	No	Yes	No		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Insurance companies	<i>Claims history and the insured's insurance file history</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Insurance firms or claims adjustment firms	<i>Claims history and any communication with claims adjusters who acted in these claims</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Financial institutions and credit unions	<i>Financial situation of the insured and credit history</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Personal information officers and credit rating organizations	<i>Credit history and existence of debts or mortgage loans</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fire departments - Report No.:	<i>Fire report and any communication with firefighters, where applicable</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Police departments - Report No.:	<i>Incident report and any communication with police officers, where applicable</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Municipal, civil and governmental authorities	<i>Incident report and any communication with public security authorities, where applicable</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimators, assessors, architects and engineers	<i>Plans, quotes, evaluations and evaluation reports</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Suppliers of goods and/or services	<i>Invoices; proof of purchase, maintenance or repair; proof of debt; rental contract and record of use</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Employers and former employers	<i>Ownership of property for professional use</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Relatives, friends, neighbours and acquaintances	<i>Statements concerning the circumstances of the loss or concerning the insured's habits</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Any other person, enterprise or organization likely to provide the Insurer with information that will help in analysing the claim, namely: _____ _____	

This consent is given solely for the purposes of investigating and processing the claim presented and only for the time required to do so.

Signature of the Insured / Claimant _____

Date _____

Form issued by:



RIGHTS TO ACCESS AND RECTIFY THE FILE, AND WITHDRAWAL OF CONSENT

- Personal information obtained pursuant to this consent will be kept in compliance with the Act and only the Insurer's employees, its mandataries and persons authorized under the Act will have access to the file when necessary to the performance of their duties and for authorized purposes only.
- A request to access this file may be made by sending a written request to this effect to the person responsible for personal information at the following address:

This request will be processed within 30 days of receipt and in accordance with the relevant provisions of the *Act* and the *Civil Code of Quebec*.

- A request may be made to rectify inaccurate, incomplete or equivocal personal information contained in the file, if the collection, communication or keeping of the personal information is not authorized by the Act. This request will also be processed within 30 days of its receipt and in accordance with the relevant provisions of the *Act respecting the protection of personal information in the private sector* and the *Civil Code of Quebec*.
- You may withdraw your consent to the use and the communication of information by contacting in writing the person responsible for personal information at the above-mentioned address. However, should you withdraw your consent, it may become impossible for us to offer the service, and in particular, to process your claim.

Excerpts from the Act respecting the protection of personal information in the private sector

Collection of personal information.

4. Any person carrying on an enterprise who, for a serious and legitimate reason, collects personal information on another person must determine the purposes for collecting the information before doing so.

Necessary information.

5. Any person collecting personal information on another person may collect only the information necessary for the purposes determined before collecting it.

Such information must be collected by lawful means.

6. Any person collecting personal information relating to another person may collect such information only from the person concerned, unless the latter consents to collection from third persons.

[...]

Information.

8. Any person who collects personal information from the person concerned must, when the information is collected and subsequently on request, inform that person

- (1) of the purposes for which the information is collected;
- (2) of the means by which the information is collected;
- (3) of the rights of access and rectification provided by law; and
- (4) of the person's right to withdraw consent to the communication or use of the information collected.

If applicable, the person concerned is informed of the name of the third person for whom the information is being collected, the name of the third persons or categories of third persons to whom it is necessary to communicate the information for the purposes referred to in subparagraph 1 of the first paragraph, and the possibility that the information could be communicated outside Québec.

On request, the person concerned is also informed of the personal information collected from him, the categories of persons who have access to the information within the enterprise, the duration of the period of time the information will be kept, and the contact information of the person in charge of the protection of personal information.

The information must be provided to the person concerned in clear and simple language, regardless of the means used to collect the personal information.

Confidentiality and sensitive personal information

12. Unless the person concerned gives his consent, personal information may not be used within the enterprise except for the purposes for which it was collected. Such consent must be given expressly when it concerns sensitive personal information.

[...]

Prohibition.

13. No person may communicate to a third person the personal information he holds on another person, unless the person concerned consents to, or this Act provides for, such communication. Such consent must be given expressly when it concerns sensitive personal information.

Clear consent.

14. Consent under this Act must be clear, free and informed and be given for specific purposes. It must be requested for each such purpose, in clear and simple language. If the request for consent is made in writing, it must be presented separately from any other information provided to the person concerned. If the person concerned so requests, assistance is provided to help him understand the scope of the consent requested.

The consent of a minor under 14 years of age is given by the person having parental authority or by the tutor. The consent of a minor 14 years of age or over is given by the minor, by the person having parental authority or by the tutor.

Consent is valid only for the time necessary to achieve the purposes for which it was requested.

Consent not given in accordance with this Act is without effect.

Initials: _____

Form issued by: