



*Blanket Universal Home Warranty Canada Ltd.
Privacy Statement and Security Notice*

The importance of a Privacy Policy

We know how much you value your private and personal information. So it is vitally important for us to have a set of policies and procedures in place to guide us in handling your private information, one that is easily visible and understandable to you as well and one that shows that we will treat this information with the respect it is due. Blanket Universal Home Warranty Canada Ltd. collects the personal information that it does to serve you and your needs better.

Your consent is vital. Blanket will obtain your consent (written or oral) with respect to the collection, use and disclosure of your personal information through a variety of visible means.

What is personal information? It is any information about an identifiable individual that may be provided to us orally, in writing or electronically. Such information includes but is not limited to the following:

- Required financial information from clients seeking an insurance quotation for Blanket Universal Home Warranty Canada Ltd.;
- Names, addresses, contact information including email addresses, of clients seeking an insurance quotation for Blanket Universal Home Warranty Canada Ltd.;

For what purposes do we use your personal information? There are a number of times where we will use and disclose your personal information. Such times include:

- To identify you accurately;
- To maintain an accurate history of the home covered by the warranty policy and its benefits over time;
- To investigate and work through warranty claim requests;
- To meet legal and regulatory requirements;

- To develop, improve and market other products and services to you through Blanket or through other closely held companies
- To provide you with ongoing services, to respond to your inquiries.

When do we share your personal information with others? There are a number of times when we may share some policyholder information. All disclosures are done on a confidential basis and only for the purpose for which it was shared. These times and purposes include the following:

- We may share personal information with the builder, his contractors and suppliers as part of the claims and remediation procedures of Blanket;
- We may share personal information with legal firms or engineering consultancy firms engaged by Blanket to assist in its performance of parts of the claims and remediation processes;
- We may disclose personal information to government, the law courts and to solicitors involved in dealing with any request for assistance a builder or policyholder may have with respect to the warranty protections offered by Blanket;
- We may disclose personal information if required to by law;
- We may disclose personal information to the insurance companies from whom we are seeking quotations on your behalf;
- We may disclose personal information to a public authority if in our reasonable judgment there appears to be an imminent danger to life and/or property which could be minimized or avoided altogether if disclosed;
- We may disclose personal information to other members of the Blanket Universal Home Warranty Canada Ltd. for the purposes of providing other ancillary services or to provide quotes for other types of insurances offered.

Safeguarding your personal information. Blanket will:

- Only retain your personal information for as long as is reasonable for the purpose(s) set out above or as may be required by law;
- Work hard to ensure your personal information is up-to-date and accurate for the purpose(s) identified;
- Protect your personal information with effective, appropriate security safeguards;
- Protect the confidentiality of your personal information when conducting its business activities;
- Only collect, use and disclose your personal information for the purposes set out above unless we obtain your consent in advance.

We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personal information to any third party outside of the Blanket Universal Home Warranty Canada Ltd.

How you may access your personal information. Blanket will give you the opportunity to access your personal information held by Blanket subject to any

exceptions permitted by the law. To access your personal information please contact Blanket's Privacy Officer at:

Blanket Universal Home Warranty Canada Ltd.,
Suite 900, 10104 – 103 Avenue NW
Edmonton AB T5J 0H8
Telephone at 1.780.801.0670
Toll free at 1.888.925.2653
Facsimile at 1.780.801.0679
Email at privacyofficer@blanketltd.ca

In accordance with *the Personal Information Protection and Electronic Document Act* Blanket states the following with respect to its web site

The web site www.buhw.ca is provided for use by the public by the Blanket Universal Home Warranty Canada Ltd. and any information on it is private information and may not be copied or distributed without the express permission of BUHW.

This web site does NOT use *cookies* to gather information about you.

This web site does collect information about you depending upon what you do when you visit us on line. Nothing we gather automatically will identify you personally. We do collect and store the following information about your site visit.

- The internet domain name and IP address assigned to your computer whenever you surf the world wide web and access our web site;
- The date and time you entered our site;
- The specific page(s) you looked at: and
- If you linked to our site from another web site, the address of that site.

You may choose to provide us with personally identifying information in an e-mail you send to us.

Unauthorized attempts to upload information or change information on this web site is prohibited and may be punishable under *the Computer Fraud and Abuse Act*.

We do provide links to other web sites. Once you have left our web site and accessed another you are subject to the privacy policy of that site.

Effective Date

These policies are in effect from January 1, 2009. Blanket will, when the occasion requires it, review its privacy practices and make changes if deemed necessary to do so. If we make any changes they will be posted to our web site and in publications and forms produced by Blanket and used by builders and policyholders.