

OUR BROKER COMPENSATION

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocates, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below the majority of the Insurers that we represent and have included the range of compensation each provides as a percentage of the overall premium.

- ABEX 0-20%
- AIG Insurance 0-15%
- April Canada -15%
- Aviva Canada 0-20%*
- Beazley Canada 0-15%
- Berkley Canada 0-20%
- Burns and Wilcox 0-15%
- Canadian Aviation 0-17.5%
- Chess Underwriters 0-15%
- Coalition 0-15%
- Dufferin Mutual 0-20%
- Travelers/Dominion of Canada 0-20%*
- Boiler Inspection 0-20%*
- Travelers Essentials 0-12.5% *
- CAA Insurance 0-20%
- Chubb 0-20%
- Coachman 0-15%
- Coast Underwriters 0-15%
- Echelon 0-13.5%
- Economical Mutual 0-20% *
- Excess Underwriting 0-15%
- Global Aerospace 0-15%
- HDI Global 0-15%
- Victor 0-15%
- Forward Insurance 0-20%
- Intact Public Entities 0-20%
- Markel 0-10%
- Nordic Insurance Capped Fee
- PAL Insurance 0-10%
- Portage Mutual 0-20%*
- Premier Marine 0-15%
- SGI Insurance 0-20%
- Southwestern Insurance 0-15%
- Sum Insurance 0-15%
- Totten Group 0-15%
- Trinity Underwriting 0-20%
- Unique Risk 0-12.5%
- Wawanesa 12.5-20%*
- Western General 0-20%
- Intact Insurance Company 12.5-20%*

Should there be a change in the commission schedule we received from your insurer, or, any other material change that affects compensation arrangements, we will update this disclosure accordingly.

The commission percentage is paid annually for both new business and renewals.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The Insurers with an asterisk noted above recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent (profit) Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

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Auto Home Life Business

Providing peace of mind
since 1927

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Utter Morris Insurance Brokers Limited is owned by Collectivfide Insurance Group Inc., whose shareholders are several mutual insurance companies. For a complete list of these insurance companies, please click on www.collectivfide.com and navigate to the Privacy Policy, or call our office at the number below.

If you have any questions regarding this or any other aspect of your insurance, please contact us.

PRIVACY POLICY

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of federal legislation, we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we will only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

You can control how we handle your personal information

We want you to know that you do have choices in this matter. You could refuse to allow us to obtain, use or share your personal information or you could also withdraw your consent at any time. However by doing so, depending on your situation, you may be limiting or even preventing our ability to provide you with the product or service you desire.

For example, if you did not allow us to obtain information on your driving history and record, it is unlikely we would be able to provide you with auto insurance.

What personal information is collected:

Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you including:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, birth date and marital status.
- Claims history
- Credit and past payment records
- Driver's record
- Details about your property such as the value of your home and its contents
- Medical information such as any condition that may affect the operation of a vehicle
- Employment information

We may obtain this information from:

- You
- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Motor vehicle and driver licensing authorities
- Financial institutions
- Medical professionals

Why do we collect personal information?

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

- Enable us to acquire or renew an insurance policy for you;
- Assist you and assess your ongoing needs for insurance;

- Assess your need for other products, such as financial products, and to offer them to you;
- Ensure your information is accurate and up-to-date; and
- Protect us both against error or fraud.

Who do we disclose your personal information to?

For many of the purposes identified above, we will need to share your personal information with others in order to serve your needs. These other parties commonly include:

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Professionals working with us such as adjusters or lawyers
- Financial institutions. For example, the organization that carries your mortgage.

How we protect your personal information

In order to protect your personal information and right to privacy, we will:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you.
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law.
- Maintain your personal information in as accurate, complete and up-to-date a form as possible.
- Safeguard your personal information to the best of our ability.
- Respond to any request you may make to access or correct the personal information we hold about you.
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information.

Privacy Internet Communication

As the privacy of communication over the Internet cannot be guaranteed, we do not assume any responsibility for any harm, loss, or damage that might occur by the sending of personal and confidential information.

Consent

We reserve the right, at our discretion, to update, change, modify, add, or remove this policy from time to time, as appropriate. Should we make changes, we will publish these on the site in a timely fashion.

Please do not hesitate to contact our Privacy Officer should you have any questions.

Our Privacy Officer may be contacted as follows:

<i>Privacy Officer:</i>	Robert Thorpe		L7M 3X1
<i>Name of Organization:</i>	Utter/Morris Insurance Brokers	<i>Telephone:</i>	905-332-7877
<i>Address</i>	: 3070 Mainway, Burlington, Ontario,	<i>Fax:</i>	905-332-8133
	Canada,	<i>Email:</i>	info@uttermorris.com

Upon request, an individual will be informed of the existence, use, and disclosure of his or her personal information which is under our control, and may be given access to, and challenge the accuracy and completeness of that information.

Note: A minimum \$ 50.00 application fee is required for most requests. Requests that require extensive time to prepare will require a payment appropriate to the work involved in their preparation.