



Free Policy Evaluation -Terms of Service

By requesting a Free Policy Evaluation, I/We ("the Client") hereby confirms that they wish to acquire a Free Policy Evaluation. The Client acknowledges that Broker Age Corporation and it's Subsidiaries ("the Broker") will be assisting them in relation to insurance products.

PERSONAL INFORMATION

In order to obtain a Free Policy Evaluation for the Client, the Broker needs to collect certain personal information about the Client. The Broker will only collect, use and disclose such personal information in a manner that a reasonable person would consider appropriate in the circumstances of obtaining a Free Policy Evaluation, and subsequent quote, in the insurance industry.

COLLECTION - Depending on the type of insurance policy(ies), the Broker may collect the following:

- Information requested on the Free Policy Evaluation web form and from the Clients current insurance policies that they will attach.

PURPOSES - Information collected under the section above ("Collection") may be used for the following purposes:

- To enable the Broker to obtain premium quotes or insurance terms from any insurance company for the purpose of the Free Policy Evaluation

DISCLOSURE - The Broker may disclose the Clients personal information to the following third parties:

- Insurance Companies and/or other Brokers such as MGA's, Sub-Brokers, etc.
- Professionals working on behalf of the Broke" such as adjusters, lawyers, property appraisers, property inspectors.
- Financial institutions and credit organizations (mortgage holders, lienholders, lessors, Equifax, etc.)

THIRD PARTY INFORMATION - The Broker may obtain the Clients personal information from the following Third Parties:

- Insurance Companies and other Brokers.
- Government Agencies or Departments such as Motor Vehicles or Driver Licencing Departments.
- Financial institutions and credit organizations.

COMMUNICATION - The ability to communicate freely and conveniently is important to advising the Client on their insurance needs and updating them on pertinent information they may need. By requesting this Free Policy Evaluation, the Client consents to receiving various forms of communication, including emails, from our office for the purpose of providing this information.

SOFT CREDIT CONSENT - In order to qualify the Client for monthly payments of premium and maximize the discounts available in the insurance industry, insurers will be given consent to perform a soft credit check. This soft check does not affect the Clients credit score in any way and has the equivalency of the Client checking their own credit with organizations such as Equifax or Transunion. If the Client chooses to withdrawal this consent, they may not qualify for monthly payments with some, or all insurers, and they will not qualify for discounts otherwise available to them.

By requesting this Free Policy Evaluation, the Client authorizes us to collect, use and disclose to appropriate third parties, this information solely relating to their insurance policy(ies) for the purposes necessary to assess the risk, determine a premium, determine eligibility and conditions for a premium payment plan, investigate and settle claims, analyze business results and detect and prevent fraud.

WITHDRAWAL OF CONSENT - Under Privacy Legislation, it is the Client right to refuse to consent to the collection, use or disclosure of personal information. The Client may also withdraw a previously given consent at any time. However; depending on the type of insurance policy(ies) to be quoted or issued, a refusal to provide consent to any item, or a future withdrawal of consent may result in the inability of the Broker to acquire, renew, change or remarket an insurance policy and/or prevent the cancellation of a policy.

ACCURACY - The Client must provide the Broker with accurate and up-to-date personal information as requested. Failure to do so may inhibit or prevent "the Broker" from properly advising or representing the Client. The Client must immediately advise the Broker of any new, or change, to their personal information.

PRIVACY POLICY - The Broker is committed to applying relevant legislation, laws and principles regarding privacy and confidentiality of personal information. For more information on the Broker's privacy policy and procedures, contact the Broker's help desk at area@brokeragegi.com .

The Client acknowledges that by submitting a request for a Free Policy Evaluation, they have read the information set out in the 'Free Policy Evaluation - Terms of Service', and they hereby consent to the Broker's collection, use, and disclosure of the Clients personal information as stated therein.