

Data Use Principles

IBAC supports PIPEDA fair information principles, which include the understanding that:

- Any and all purposes for which a consumer's personal information is collected must be disclosed to him or her; and
- Consumers have the right to grant or withhold their consent for the collection, use, and/or disclosure of their personal information with respect to any collection purposes.
- Personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of the individual or as required by law.

IBAC believes:

- Consumers' consent for direct or indirect use or disclosure of their personal information must be explicit and must not be assumed by default;
- Consumers have the right of ownership over their personal information; and
- Consumers have a right to the protection and privacy of their personal information, in any form.

IBAC expects its Insurer and technology partners to similarly support and respect the letter and spirit of the consumer protections embedded in PIPEDA and other complementary legislation.

Disclaimer

This report is furnished for general information purposes only and is not to be considered legal and or binding.

Nothing herein, however, is intended to replace, amend, supersede or otherwise depart from legislative requirements. In the event of any conflict or contradiction between the provisions of this document and local legislation, applicable laws shall prevail.

