APEX

SURETY & INSURANCE LTD.

PRIVACY STATEMENT

Apex Surety & Insurance Ltd.
5th Floor - 305 Broadway |
Winnipeg, MB | Canada R3C 3J7
Ph: 204.560.2508
www.apexsurety.ca

This is the privacy policy of Apex Surety & Insurance Ltd. (“APEX”) and governs use of personal information by APEX, whether such information is collected via our website (“Website”) or otherwise, including through our services (“Services”).

This Privacy Policy explains what Personal Information we obtain from you in your use of our Website and our Services and the steps we take to secure that Personal Information. This Privacy Policy also explains how we can be contacted if a question arises about our privacy practices. APEX will not collect, use or disclose your Personal Information in a way that is incompatible with applicable federal or provincial legislation or this Privacy Policy. In this Privacy Policy, the terms "we", "our" and "us" refer to APEX. In this Privacy Policy, the terms "you", "user", and "your" refer to a user of the Services or our Website.

THE COLLECTION AND USE OF INFORMATION

For the purposes of this Privacy Policy, the following terms will have the following meanings:

> “Business Contact Information” means your business position, name or title, business address, business telephone number, business email address and business fax number.
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> "Personal Information" means information about an identifiable individual, but does not include "Business Contact Information" or general, statistical or aggregated information. Personal Information includes a name, home address, contact information (including home telephone number and personal email address).
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> APEX limits the information we collect about our customers and potential customers to what we need for internal business purposes only. We obtain your consent if we wish to use your information for any other purpose and before collecting information from third parties such as credit bureaus.
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> APEX understands that privacy is a critical issue for all our customers and is committed to protecting customer Personal Information. We want to earn our customers’ trust by providing safeguards to protect Personal Information as we continue to provide valuable products and services.
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> APEX’s Privacy Policy complies with Canada’s federal Personal Information Protection and Electronic Documents Act, including the ten principles set out in the National Canadian Standards Association: Model Code for the Protection of Personal Information and provincial privacy legislation. Based on these guidelines, ten privacy principles have been customized to meet the specific needs and expectations of our customers.
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> APEX will continue to review this Privacy Policy to ensure it remains current with changing laws and regulations while meeting the evolving needs of customers. In the event of any amendment to the Privacy Policy, a notice will be posted within this page. If you continue to use the Services or the Website following an amendment to the Privacy Policy, you will be deemed to have consented to the updated Privacy Policy.

PRIVACY STATEMENT

APEX recognizes the importance of respecting customers' right to privacy and adheres to the following key principles:

- APEX is responsible for Personal Information under its control and has designated individuals to be accountable for the organization's compliance.
- The purposes for which Personal Information is collected will be identified at or before the time the information is collected.
- Consent will be obtained for the collection, use, and disclosure of Personal Information, except where consent is not required by applicable law.
- The collection of Personal Information is limited to that which is related to the purposes identified by APEX.
- Personal information will not be used or disclosed for purposes other than those for which it was collected, except with the consent of the customer, as required by law or to enforce APEX's rights in connection with a breach of the Privacy Policy or to prevent prohibited or illegal activities.
- Reasonable efforts will be made to ensure that Personal Information is as accurate, complete, and up-to-date as is necessary for the purposes for which it is used. APEX relies on customers or users of the Website and Services to update APEX on changes to their Personal Information.
- Personal Information will be protected by reasonable and appropriate physical, organizational, contractual and technological security measures, having regard to the sensitivity of the Personal Information. • Information is available to customers regarding APEX's policies and procedures relating to the management of Personal Information.
- Upon request, and within a reasonable period of time, a customer will be informed of the existence, use, and disclosure of his or her Personal Information and will be given access to that information. A customer is entitled to comment on the accuracy and completeness of his or her Personal Information, and have that information amended where appropriate.
- A customer can address a challenge concerning compliance with the above principles to APEX's designated Privacy Officer. ATTN: Privacy Officer, APEX, 20 Toronto Street, Suite 440, Toronto, Ontario M5C 2B8 or privacy@platforminsurance.com

DISCLOSURE OF PERSONAL INFORMATION

APEX does not sell or trade Personal Information to third parties. Release of your Personal Information occurs only

- as set out in this Privacy Policy; or,
- where we have your consent; or,
- to our insurance partners, third-party service providers or agents who assist us in serving you; or where we are required or permitted to do so by law.

APEX reserves the right (and you authorize us) to share or disclose your Personal Information when we determine, in our sole discretion, that the disclosure of such information is necessary or appropriate, including to enforce our rights against you or in connection with a breach by you of this Privacy Policy or to prevent prohibited or illegal activities. Further, APEX may disclose Personal Information if a law, regulation, search warrant, subpoena or court order legally requires or authorizes us to do so.

Additionally, APEX reserves the right to disclose and to transfer Personal Information to a third party in the event of a proposed or actual purchase, sale, merger, amalgamation, or any other type of acquisition, disposition, or financing of all or any portion of APEX or any of the assets or shares of APEX, provided that the third party represents that it will continue to use the information for the purposes set out in this Privacy Policy and in accordance with applicable privacy laws.

PROTECTING INFORMATION

We protect your Personal Information with appropriate safeguards and security measures and retain your Personal Information only for the time it is required for the purposes stated. Only those employees involved in processing data have access to this data. Any employee found in violation of our security or Privacy Policy is subject to disciplinary action.

EMAIL ADDRESS AND CONTACT INFORMATION

When you send us an email or when you ask us to respond to you by email, we learn your exact email address and any information you have included in the email. We use your email address to acknowledge your comments and/or reply to your questions, and we may store your communication and our reply in case we need to correspond further.

On certain pages, we provide users the option of submitting names, addresses, phone numbers, fax numbers and email addresses for the purpose of contacting you for sales or support follow-up. This data is not shared with anyone outside of our organization other than our insurance partners, third-party service providers or agents who assist us in serving you or where we are required or permitted to do so by law.

ACCESS TO CREDIT CARD INFORMATION

We restrict access to credit card information, and credit card numbers are not provided to merchants. In the event of a customer complaint or chargeback, transaction information will be provided to the merchant, bank or card issuer.

If you have any questions regarding this Privacy Policy or our implementation, please contact us to discuss your needs or concerns