



## Privacy of Personal Information

On January 1, 2004, the Personal Protection and Electronic Documents Act (PIPEDA) became effective across Canada as the minimum standard that organizations must comply with regarding personal information. James C. Knight Creative Insurance Planners Inc. has always taken measures to protect confidential information and follows the following principles.

### The following ten principles are outlined in the PIPEDA:

- 1) **Accountability:** An organization is responsible for personal information under its control and shall designate an individual or individuals who are accountable for the organization's compliance with the following principles.
- 2) **Identifying purposes:** The purposes for which personal information is collected shall be identified by the organization at or before the time the information is collected.
- 3) **Consent:** The knowledge and consent of the individual are required for the collection, use, or disclosure of personal information, except where inappropriate.
- 4) **Limiting collection:** The collection of personal information shall be limited to that which is necessary for the purposes identified by the organization. Information shall be collected by fair and lawful means.
- 5) **Limiting use, disclosure, and retention:** 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. Personal information shall be retained only as long as necessary for the fulfillment of those purposes.
- 6) **Accuracy:** Personal information shall be as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used.
- 7) **Safeguards:** Personal information shall be protected by security safeguards appropriate to the sensitivity of the information.
- 8) **Openness:** An organization shall make readily available to individuals specific information about its policies and practices relating to the management of personal information.
- 9) **Individual Access:** Upon request, an individual shall be informed of the existence, use, and disclosure of his or her personal information and shall be given access to that information. An individual shall be able to challenge the accuracy and completeness of the information and have it amended as appropriate.
- 10) **Challenging compliance:** An individual shall be able to address a challenge concerning compliance with the above principles to the designated individual or individuals accountable for the organization's compliance.

**Please do not hesitate to contact our office if you have any questions.**