

Insurance Councils of Saskatchewan

Privacy Guidelines



Commitment to Privacy

The Insurance Councils of Saskatchewan "Councils" are exempt from complying with the Canada's Personal Information Protection and Electronic Documents Act, however, we have voluntarily developed guidelines to protect your privacy and the confidentiality of your personal information.

What is Personal Information?

Personal information is any piece of information about an identifiable individual such as your name, residential address, email address, financial information, employment history, criminal records and medical history.

Ten Principles of Fair Information Practices

The Privacy Code consists of the following key principles:

Principle 1 - Accountability

Council and its employees are responsible for personal information under their control and have designated an individual who is accountable for the organization's compliance.

Principle 2 - Identifying Purpose

Council will identify the purpose for which personal information is collected and outline the purpose for which it will be used.

Principle 3 - Consent

Council agrees to obtain consent for the use or disclosure of the information at the time of collection, except where consent is not required by privacy legislation.

Council, will not, as a condition of the service, require an individual to consent to the collection, use, or disclosure of information beyond that required to fulfill the explicitly specified and legitimate purposes for licensing or compliance.

Principle 4 - Limiting Collection

Both the amount and the type of information collected will be limited to that which is necessary to fulfill licensing and compliance functions.

Council will collect information by fair and lawful means.

Principle 5 - Limiting use, disclosure and retention

Personal information will not be used or disclosed for purposes other than those for which it was collected.

Personal information that is no longer required to fulfill the identified purposes will be destroyed or made anonymous.

Council has developed guidelines and implemented procedures to govern the destruction of personal information.

Principle 6 - Accuracy

All decisions involving personal information should be based on accurate and timely information.

While we will do our best to base our decisions on accurate information, we rely on individuals to disclose all material information and to inform us of any relevant changes.

Principle 7 - Safeguards

Personal information will be protected by security safeguards appropriate to the sensitivity of the information.

Principle 8 - Openness

Council will make readily available to licensees and consumers specific information about its policies and practices relating to the management of personal information.

Principle 9 - Individual Access

Upon request, an individual will be informed of the existence, use and disclosure of his or her personal information and will be given access to that information except where Council is permitted or required by law not to disclose personal information to the individual.

An individual customer or employee will be able to challenge the accuracy and completeness of the information disclosed and have it amended as appropriate.

Principle 10 - Challenging Compliance

Council will investigate all complaints. If a complaint is found to be justified, the organization will take appropriate measures, including if necessary, amending its policies and practices.

Please direct inquiries or complaints to the Privacy Officer at

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