

## Protecting your privacy outside Canada

### Service providers inside and outside of Canada

Parallel Estate and Executor Services is a Canadian company and most of our business activities take place within Canada. However, in order to deliver a high level of cost-effective service to our customers, in certain circumstances we do engage service providers to assist us. Some service providers may be based outside of Canada, or use systems, data support or have employees outside of Canada.

We take great care in the selection of all service providers because of our commitment to a consistent high level of service and quality.

- Service providers include, but are not limited to:
- Paramedical examiners
- Medical laboratories
- The Medical Information Bureau
- Specialty coverage providers for expatriates
- Local independent medical examiners
- Travel assistance providers

### The transfer of information in and out of Canada

In the normal course of business, personal information about you may be collected from outside of Canada, or communicated outside of Canada, so that we or our authorized service providers can:

- Administer your application.
- Administer your financial product or the benefits or claims under your insurance or other benefits coverage.
- Provide you with services related to the products you have with us.

For example, we may collect or communicate personal information outside of Canada:

- When you are located outside of Canada and we communicate with a service provider at your location.
- When you apply for coverage that is medically underwritten, and to assist in underwriting, we need to send your blood sample to a lab in the United States that specializes in these services.
- When you submit a claim incurred while outside of Canada and we contact the healthcare provider to obtain more details about your claim.

The collection and communication of personal information may need to occur in any country outside of Canada, depending on the situation.

### The protection of personal information by service providers

We require that our service providers protect your personal information appropriately in a manner consistent with our Privacy Guidelines and in accordance with law in their jurisdiction. We require that service providers collect, use or disclose your personal information only for purposes that we have authorized.

Personal information is subject to disclosure to law enforcement and other authorities where required by law, both inside and outside of Canada.

**Inquiries or requests**

Any concern, inquiry or request related to the collection and communication of personal information outside of Canada should be made in writing. For more information, contact us.