

As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest. We are Independent; owned and operated by Registered Insurance Brokers, no financial institution or insurance company has any ownership in our brokerage that might bias our impartiality.

Privacy Policy

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information

Depending on the purpose(s) required, we may ask for the following personal information about you, including:

- Name, address, contact numbers, birth date & marital status
- Claims history
- Driver's record
- Details about your home & contents
- Medical Information that might affect the operation of a vehicle
- Employment information

We may obtain this information from:

- You
- Insurance Companies
- Other Insurance brokers or agents
- Credit organizations
- Government licensing authorities
- Financial Institutions
- Medical professionals

We collect this information when you first become a client and periodically on renewal or for policy changes, to:

- Enable us to obtain or renew your insurance policies
- Assist you and assess your ongoing insurance needs
- Assess your need for other products, such as financial products, and to offer them to you
- Ensure your information is accurate and up-to-date and
- Protect against error or fraud

In order to serve your insurance needs, we disclose this information as necessary to others including:

- Insurance Companies
- Other insurance brokers or agents
- Credit organizations
- Claims adjusters & lawyers
- Financial Institutions (e.g. your mortgage company)

Your personal information and right to privacy is of great importance to us. We will:

- Not collect, use or disclose your personal information for any non-identified purposes

- Keep your personal information only as long as we need it to fulfill the stated purposes or required by law.
- Maintain your personal information in as accurate, complete, and up to date form as possible.
- Safeguard your personal information to the best of our ability
- Respond to any request you may make to access or correct the personal information in your file.
- Obtain the appropriate consent from you for the collection, use, or disclosure of your personal information.

Our privacy officer is Robert England and you may contact him if you have any questions.

Compensation Disclosure

Brokerage compensation is part of your insurance premium.

Property and Commercial Insurance

All companies pay us 20%

Automobile commission:

Coachman Insurance Company 12.5%*

Economical Insurance 12.5%*

Intact Insurance Company 12.5%*

Gore Mutual 12.5%*

Jevco Insurance 5% -12.5%

Nordic Insurance 7.5% to 10%*¹

¹subject to a \$350 cap on personal auto

Optimum Insurance 12.5%*

Wawanesa Insurance 12.5%*

These commissions are paid annually on both new business and renewals. Should there be a change in the commission schedule we receive from your insurer or any other material change that affects our compensation arrangements, we will notify you.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The Insurers with an asterisk noted above recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your insurance policy. If you have any questions regarding this or any other aspect of your insurance please contact us.

As brokers, we are able to access the resources of several companies in order to look after the insurance needs of our clients. In the last few years there has been a lot of consolidation in the Insurance Industry. This has resulted in the improvement of the financial stability of the market during a period of increasingly bad returns on investment for the industry but has led to fewer insurance 'brands'.

We are fortunate in representing some of the foremost insurers in the marketplace:



For your unique insurance needs, we also have access to specialty insurance markets.



Signature
Insurance Brokers Inc.
"Service is our Signature"

Client Information

Thank you for placing your insurance business with us. We have been looking after our client's insurance needs here since 1994 when we began to operate as Signature Insurance, which combined the decades of experience and expertise of our smaller founding brokerages. We trust that you will find that our long tradition of looking after our clients' insurance needs will serve you well. It is the tradition of cultivating strong relationships with both our clients and the insurance companies we deal with, ensuring that the policies you arrange with us will meet your needs so that they will exceed your expectations in the event that you have to call on them.



Your Best Insurance is
an Insurance Broker.