Privacy Policy

Privacy Statement

Eclipse Financial operates as an AGA (Associate General Agency), and is required to follow all privacy legislation and who follow the privacy codes laid out herein.

As an AGA, Eclipse Financial is committed to holding our client’s personal information in strictest confidence, and we only disclose such information if authorized by you, if required by law to do so, or if required in conducting business with insurers.

Eclipse Financial requires that its advisors and staff comply with all relevant legislation.

Accountability

Eclipse Financial is accountable for all personal information in its possession or custody, including any personal information disclosed to third parties for processing or other administrative functions. Eclipse Financial has established policies and procedures to comply with this declaration, and has designated a privacy officer to be accountable for compliance.

Identify Purposes

Eclipse Financial, through its advisors and staff, will identify the purposes for which it collects personal information, before or when the information is collected.

Client’s Consent

Eclipse Financial’s advisors and staff will make a reasonable effort to make sure clients understand how their personal information will be used by the brokerage and insurers. We will obtain consent from our clients before, or when it collects or uses the personal information. A client’s consent can be express, implied or given through an authorized representative. A client can withdraw consent at any time, with certain exceptions.

Limits the Use, Disclosure and Retention of Personal Information

Eclipse Financial will use or disclose personal information only for the reasons that it was collected, unless a client gives consent to use or disclose it for another reason, or it is permitted or required by law.

Under certain exceptional circumstances, Eclipse Financial may have a legal duty or right to disclose personal information without the client’s knowledge or consent to protect the interests of insurers or the public interest. Eclipse Financial will keep personal information only as long as necessary for the identified purposes for which it was collected.

Keeping Personal Information Accurate

Eclipse Financial will keep personal information as accurate, complete and current as necessary for the identified purposes for which it was collected. Clients may, in writing, challenge the accuracy and completeness of their personal information and request that it be amended as appropriate.

Safeguarding Client Information

Eclipse Financial protects personal information with safeguards appropriate to the sensitivity of the information.

Information Policies Available to its Clients

Eclipse Financial is open about the policies and procedures it uses to manage personal information. Clients have access to information about these policies and procedures. The information will be made available in a manner that is generally easy to understand.

Accessibility of Personal Information

When clients make a request in writing, Eclipse Financial will, within a reasonable amount of time, advise what personal information it has, what it is being used for, and to whom it has been disclosed.

When clients make a written request, Eclipse Financial will give them access to their personal information. Eclipse Financial will respond to the written request in timely manner. In certain situations, Eclipse Financial may not be able to give clients access to all their personal information. Under these circumstances, Eclipse Financial will explain the reasons why and will outline any recourse the client may have, except where prohibited by law.

Committed to Addressing CLIENT Complaints and Concerns

Questions or challenges to these policies and procedures can be directed to the designated Privacy Officer. Please direct your communications to:

Debbie Browne, Privacy Officer
Eclipse Financial
876 Riverside Drive
Timmins, Ontario P4N3W2
705 267-1234
Email: ddb@ef.ca