

Privacy Policy

Henderson Structured Settlements is committed to the protection of the personal information of its clientele. This page sets out our policy with respect to how we collect, use, disclose and store your personal information.

YOUR PRIVACY RIGHTS

Effective January 1, 2004, the personal information of Canadians is protected by the Personal Information Protection and Electronic Documents Act (PIPEDA), a law which sets out the ground rules for the collection, use and disclosure of personal information in the course of commercial activities. It balances an individual's right to privacy with an organization's need for personal information for legitimate business purposes. For more information on this legislation, we encourage you to visit the following website: privcom.gc.ca

THE PERSONAL INFORMATION WE COLLECT

We collect only information necessary to provide and service your structured settlement. Personal information means information pertaining to an "identifiable individual" and may include:

- Name, address and phone number
- Date of birth
- Gender
- Marital status
- Citizenship status
- Health and lifestyle information
- Occupation and income information

WHY DO WE NEED THIS INFORMATION?

We use the personal information to:

- Confirm your identity
- Produce structured settlement incomes and costs
- Administer and service your structured settlement
- Meet regulatory and contractual obligations relating to your structured settlement
- Provide you with general product (structured settlement) information

HOW DO WE COLLECT THIS INFORMATION?

We collect this personal information only by means that are lawful and fair. Whenever possible, we collect this information directly from you. Sometimes we may obtain information from other third party sources; for example, your lawyer and insurance company.

THE TRANSFER OF PERSONAL INFORMATION

We may transfer this personal information to third party service providers for the purpose of producing structured settlement incomes and costs and servicing and administering your structured settlement. We have a contractual relationship with all of the service providers that we may submit your personal information to, and they are all required to protect your personal information in accordance with the PIPEDA and our privacy practices.

CONSENT

Your consent is required for the collection, use and disclosure of your personal information, except where required by law. And we will only collect, use and disclose personal information with your consent, except as required by law. Consent may be oral or written, express or implied. Your authorized representative (e.g., your lawyer) may give consent on your behalf. You can withdraw your consent for us to collect, use and disclose your personal information at any time, subject to legal and contractual restrictions and reasonable notice.

PROTECTING YOUR PERSONAL INFORMATION

We are responsible for all personal information under our control. We maintain a file that contains your personal information. Only the employees of Henderson Structured Settlements and authorized service providers that need access to your personal information to do their jobs are given access to this. We have developed physical, electronic and procedural safeguards to protect your personal information against the perils of loss, theft, unauthorized disclosure, copying and unauthorized use or modification. However, we are not responsible for the privacy policies and practices of companies and organizations that may obtain personal information by means independent of any relationship that they may have with us. We are also not responsible for the privacy policies and practices of companies and organizations to whose websites our website may provide a link. We encourage you to review the privacy policies of these companies and organizations before providing your personal information to them.

YOUR RIGHT TO REQUEST ACCESS TO YOUR PERSONAL INFORMATION

You have a right to know:

1. if we hold any personal information about you, however, in the event of sensitive medical information that we received from a third party, we will only release this to you through your physician;
2. how we have used and are using personal information about you; and
3. to whom we have disclosed any personal information about you.

You can write to us if you want access to your personal information in our possession. In some instances, your access may be limited; for example, we may not be able to disclose your personal information if, in so doing, it would reveal personal information about a third party.

THE ACCURACY OF YOUR PERSONAL INFORMATION

We will try to ensure that the personal information that we collect and use is accurate and, where necessary, up-to-date. You have the right to request correction of any inaccurate or incomplete information about you in our possession.

HOW LONG IS YOUR PERSONAL INFORMATION KEPT?

Your personal information will only be kept as long as it is needed or as long as required by law. The length of time that we keep your personal information will depend largely on the term of your structured settlement and the requirements of the applicable laws.

WITHDRAWING YOUR CONSENT REGARDING THE RECEIPT OF GENERAL STRUCTURED SETTLEMENT INFORMATION

If you tell us that you wish to "opt-out" of the receipt of information about structured settlements, in general, and our services, in particular, we will not send you any material. Henderson Structured Settlements does not disclose your personal information to third parties to enable them to market their products and services; for example, we do not provide our client mailing lists to other companies.

HOW TO CONTACT US

Requests for access to or an update or correction of your personal information may be directed, in writing, to Henderson Structured Settlements LP; Compliance Officer, Ms. Danielle Buckley, at the following address: 4145 North Service Road - Suite 108, Burlington, ON L7L 6A3

CHANGES TO THE PRIVACY POLICY

Henderson Structured Settlements may review and amend this Privacy Policy without notice. We would encourage you to review our Privacy Policy periodically by either requesting a hard copy of this or visiting our online privacy page at www.henderson.ca/privacy.html.