



Personal Information Privacy Policy The Construction Industry's Benefit Plan

CIBP Privacy Statement

The **Independent Contractors and Businesses Association** (“ICBA”) is the administrator of **The Construction Industry's Benefit Plan** (the “Plan”). At ICBA, we are dedicated to protecting personal privacy and safeguarding the personal information that we collect in order to provide benefits under the Plan.

We are committed to meeting or exceeding the privacy standards established by federal and provincial legislation and regulations, and industry bodies.

The employees of ICBA work hard to respect and maintain your privacy. Our employees are required to adhere to this policy and take all reasonable steps to ensure that personal information is protected.

Business contact information is not protected by this policy. This type of information is not considered to be personal information, and may be collected, used and disclosed without consent. Nonetheless, it is ICBA's policy to restrict access to this information and we will not disclose this information to the general public.

What personal information is collected?

At the time of enrolment in the Plan, each individual who works for a participating member company is required to complete an enrolment card that provides ICBA with the information required to administer their participation in the Plan and to communicate with them. The information collected includes the individual's name, address, phone number, sex, social insurance number, date of birth, beneficiary designation and whether or not the employee wishes to have single or family coverage. At the time of completing the enrolment card, each individual will be asked to provide their authorization and consent to use their personal information as outlined on the enrolment card.

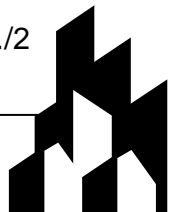
At the time that an individual makes a claim for benefits under the Plan, we may also request additional information that will verify eligibility for the benefit being claimed.

How Personal Information is Used and Disclosed

The personal information that is collected is used to administer an individual's participation in the Plan and to pay benefits as defined by the Plan.

In administering an individual's participation in the Plan, personal information may also be collected from, or disclosed to, insurance companies or other companies that insure the benefits or provide administration and claims handling services; licensed physicians or other healthcare professionals or institutions; and government or regulatory authorities. Personal non-health-related information may also be provided to ICBA to administer an individual's participation in other ICBA programs or to firms conducting surveys for ICBA. All personal information will otherwise be kept confidential and secure. We do not disclose personal information to third parties for any other purpose. If we need to use personal information for any other purpose, we will contact the individual first and obtain their consent prior to that use.

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Personal information will be stored in strict confidence and accessed only by authorized ICBA employees and agents or consultants retained by ICBA.

ICBA is responsible for personal information in its possession or custody, including information that has been transferred to third parties as described above. ICBA will use contractual or other means to provide a comparable level of protection while the information is being used by a third party.

An individual may revoke their consent to the collection, use and disclosure of their personal information, however, if consent is withdrawn or refused, that could in some circumstances jeopardize their Plan coverage. If an individual wishes to withdraw their consent, they should contact our Privacy Officer.

Safeguarding Personal Information

We only keep personal information for as long as is necessary for the purposes outlined previously in this policy. We are also required by law to maintain certain information for set periods of time. We have appropriate safeguards in place to protect personal information and when we no longer need the information, it is destroyed.

Accessing or Amending Personal Information

We try to keep personal information as accurate as possible. Individuals can assist us by providing us with updated information when necessary. If someone ever finds that the personal information retained by ICBA is incorrect, they should contact us at 604 298 7795 or 1 800 663 2865, in order that we can correct the information in our records.

All individuals have the right to access the personal information we hold about them. An individual can access his/her personal information by submitting a written request to our Privacy Officer. If an individual believes that some of the personal information is incorrect, he or she can request that the information be corrected.

Accountability

If an individual has any questions about the ICBA Privacy Policy, they should contact our Privacy Officer. The Privacy Officer for ICBA can be reached at 604 298 7795 or 1 800 663 2865.