



To our New Customers:

At StoneRidge Insurance Brokers our role is to offer you the best insurance value that combines coverage, service and price. We provide personalized quality service that also includes ongoing updating of your coverage, and claims support. Where any issues arise, we are your advocate, using our professional experience and expertise to best represent your individual interest.

We can provide this level of service and advice to you by being contracted with a variety of the very best financially stable international and Canadian insurance companies. They are: Aviva Canada*, Aviva Elite*, AIG Insurance*, Chieftain Insurance*, Chubb Insurance*, The Dominion of Canada*, Economical Insurance*, Gore Mutual Insurance*, Intact Insurance*, North Waterloo Farmers Mutual*, Royal & Sun Alliance Insurance*, Everest Insurance Company of Canada*, ENCON, and Travelers. Each of the companies that we represent provides us with standard compensation as a percentage of your overall premium, ranging from 4-13.5% for automobile premiums and 4-25% for property and liability premiums. We also represent Jevco Insurance*, Echelon Insurance*, Perth Insurance, and Facility Association (Nordique Insurance) who compensate us at rates ranging from 5-13.5% for automobile, with the exception of Facility which caps the commission at \$310 per policy. These commissions are paid annually to us for both new and renewal business, for the services that we provide to our valued clients.

In order for us to maintain strong relationships with quality insurers, we work with each one of them to provide the type of business they desire. Each of the insurers noted above with an asterisk, recognize our efforts through a contingent profit commission contract. Payment of this profit sharing depends on a combination of profitability (loss ratio), growth, retention and increased services that we provide on behalf of the insurer. These contingent commissions are based on our entire portfolio of business with that insurer and not on individual policies. They are not guaranteed. For detailed information on contingent profit commissions, 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 new business policy.

StoneRidge Insurance Brokers has a relationship with Aviva Canada, and the Economical Insurance Group.

If you have any questions regarding this or any other aspect of your insurance, please contact us. We look forward to providing you with quality insurance advice and service.

Sincerely,

Kevin Besta

Managing Partner
StoneRidge Specialty Insurance

1336 Sandhill Drive, Unit 4 – Ancaster, Ontario – L9G 4V5

Phone: (226) 318-1744 Fax: (905) 648-7399 – www.StoneRidgeSpecialty.ca



Privacy Policy:

At StoneRidge Insurance Brokers, we are committed to upholding our Clients' right to privacy, regarding their personal information. As such, we shall not disclose any personal information, unless authorized by our Clients, required by law to do so, or required by a third party, such as insurance companies on behalf of the Client. In compliance with PIPEDA (Personal Information Protection and Electronic Documents Act), we have strengthened our privacy commitment to our clients by ensuring that any and all personal information is collected and used in accordance with PIPEDA.

Personal Information Collected

- Basic information (Name, address, phone number(s), marital status, date of birth, employment information)
- Insurance claims history
- Credit and past payment records
- Medical information (such as any condition that affects the operation of a vehicle)
- Drivers record
- Property details (house value, contents, etc.)

We may collect this information from:

- the client
- Insurance companies
- Other brokers/agents
- Credit organizations
- Motor vehicle and licensing authorities
- Financial Institutions
- Medical Professionals

Why do we collect personal Information?

Whether it is a new client acquiring an insurance policy for the first time with StoneRidge, or an existing clients making changes to a product, providing personal information is necessary as it:

- Enables us to acquire or renew an insurance policy;
- Assess the ongoing insurance related needs of the client;
- Ensure the clients' information is accurate and up-to-date, and compliant with the insurance company requirements;
- Protect both the brokerage and the client against error or fraud;



Who do we disclose personal information to?

- Insurance companies
- Other insurance brokerages or agents
- Credit organizations
- Professionals working with us (such as adjusters or lawyers)
- Financial Institutions (i.e. The organization that carries your mortgage)

StoneRidge Insurance Brokers protects our client's personal information and right to privacy by:

- Not collecting, using or disclosing personal information for any other purpose than those we identify to the client
- Maintain the clients personal information as accurate and up-to-date as possible
- Ensure that all personal information is kept confidential and safeguards are in place (secure shredding, locked filing, alarm systems)
- Obtain appropriate consent from the client before disclosing any personal information

For a copy of our Privacy Policy, or if you have any questions or concerns about your experience with us, please contact:

Kevin Besta
c/o StoneRidge Insurance
1336 Sandhill Drive, Unit 4
Ancaster, ON L9G 4V5
kevinb@stoneridgespecialty.ca



StoneRidge Insurance Brokers is committed to providing a barrier-free environment for our clients, employees, suppliers, visitors, and other stakeholders, who enter our premises, access our information, or use our services. As a company, we are striving to ensure that we are meeting the needs of our customer and that we are helping foster an inclusive community, as well as upholding and being compliance with all standards under the AODA (the Accessibility for Ontarians with Disabilities Act, 2005). We are doing this by identifying and removing barriers faced by persons with disabilities and providing our service in such a way that respects the independence, dignity and equal opportunity of our customers.

For a copy of our Accessibility for Ontarians with Disabilities Act, or if you have any questions or a concern about your experience with us, please contact:

StoneRidge Insurance Brokers

c/o Kevin Besta

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