

## Privacy Policy

Effective Date: April 7, 2026

Last Updated: April 7, 2026

---

### 1. Introduction

Toronto Insurance Council (“we,” “our,” or “us”) is a not-for-profit corporation incorporated in the Province of Ontario, Canada. We are committed to protecting your privacy and handling your personal information in accordance with applicable laws, including the *Personal Information Protection and Electronic Documents Act (PIPEDA)* and other applicable Canadian privacy requirements.

This Privacy Policy explains how we collect, use, disclose, and safeguard personal information when you use our website, register for events, and make payments.

---

### 2. Accountability

We are responsible for personal information under our control and have designated a Privacy Officer to oversee compliance with this policy.

Privacy Officer Contact:

Camille Juraj

[info@ticbrokers.ca](mailto:info@ticbrokers.ca)

---

### 3. Information We Collect

#### a. Personal Information

- Full name
- Email address
- Phone number
- Event registration details (e.g., sessions, preferences, accessibility needs)

#### b. Payment Information

Payments are processed through Stripe, a secure third-party provider. We do not store full payment card details on our servers.

### c. Technical Information

- IP address
  - Browser and device information
  - Website usage data (via cookies)
- 

## 4. How We Collect Information

We collect information:

- When you register for events
  - When you make a payment
  - When you contact us
  - Automatically through cookies and analytics tools
- 

## 5. How We Use Your Information

We use your information to:

- Process event registrations and payments
- Communicate event details and updates
- Provide receipts and confirmations
- Respond to inquiries and provide support
- Improve our services and website
- Comply with legal and regulatory requirements

As a not-for-profit organization, we collect and use personal information solely to support our organizational mission and activities, not for commercial profit.

---

## 6. Consent

By providing your personal information, you consent to its collection, use, and disclosure as described in this policy.

You may withdraw your consent at any time by contacting us, subject to legal or contractual restrictions (e.g., completed transactions or event participation).

---

## 7. Electronic Communications (CASL Compliance)

If you provide your email address, we may send you:

- Event confirmations and updates
- Information about similar events or programs

Where required, we will obtain your consent in accordance with Canada's Anti-Spam Legislation (CASL). You may unsubscribe from non-essential communications at any time using the link provided in our emails or by contacting us.

---

## 8. Disclosure of Information

We do not sell or rent personal information. We may share your information with:

- Service Providers: Payment processors, event platforms, email services
- Event Partners: Only where necessary to deliver the event (e.g., co-hosts)
- Legal Authorities: Where required by law

All third parties are required to protect your information appropriately.

---

## 9. Cookies and Tracking Technologies

We use cookies to:

- Ensure website functionality
- Improve user experience
- Analyze usage patterns

You can manage cookies through your browser settings.

---

## 10. Data Storage and Cross-Border Transfers

Your information may be stored in Canada or in other jurisdictions where our service providers operate. In such cases, your information may be subject to foreign laws.

We take reasonable steps to ensure the continued protection of your data. Visitor data is protected by premium SSL certification.

---

## 11. Data Retention

We retain personal information only as long as necessary for:

- Event administration
  - Legal, tax, and accounting obligations
- 

## 12. Safeguards

We use appropriate safeguards, including:

- Secure payment processing
  - Access controls
  - Encryption where appropriate
- 

## 13. Your Rights

You have the right to:

- Access your personal information
- Request corrections
- Withdraw consent (subject to limitations)

Requests may be directed to our Privacy Officer.

---

## 14. Accessibility

We are committed to accessibility and strive to meet applicable requirements under Ontario accessibility laws. If you require accommodations or have accessibility-related requests, please contact us.

---

## 15. Children's Privacy

Our services are not intended for individuals under 13 years of age. We do not knowingly collect personal information from children.

---

## 16. Changes to This Policy

We may update this Privacy Policy from time to time. Updates will be posted with a revised effective date.

---

## 17. Contact Us

Toronto Insurance Council  
432-157 Adelaide Street West, Toronto, ON, M5H 4E7  
[info@ticbrokers.ca](mailto:info@ticbrokers.ca)

---