

Canadian Anti-spam Legislation (CASL)

Victor's Commitment to You

If you are interacting with Victor Canada via email, please read the following as there may be an impact to you and your communications with us.

Canada's Anti-spam Legislation goes into force on July 1, 2014. As a result, commercial electronic communications (i.e., emails, text messages) are subject to a number of consent and content rules. We take this new Legislation very seriously and recognize the value in protecting consumers and businesses from unwanted electronic communications (or "spam").

There are two main components to CASL with regard to commercial electronic communications:

1. **As of July 1, 2014**, Victor must have consent (either express or implied) from you before a commercial electronic message (CEM) can be sent via email. In general terms, express consent is where you have asked either verbally or in writing to subscribe to Victor's email communications. Implied consent is more complex and is based on whether or not you have conducted business with Victor within certain time frames stipulated by the Legislation.
2. **CEMs** refer to electronic communications (email, text messages) designed to encourage participation in a commercial activity. These must follow specific content guidelines, including accurate contact information and the addition of an "unsubscribe" feature, to allow you to decline from future commercial electronic communications.

CASL does not apply to all email communications. Here are some examples of where the Legislation does not apply or only partially applies.

- An email in response to an inquiry or request
- Emails that provide updates and service support regarding your insurance coverage with Victor or your clients' insurance coverage
- If you have an established, ongoing relationship with Victor and the content of the email is relevant to your business
- A quotation sent via email in response to a request – consent is not required but content rules do apply
- A referral – there is implied consent to send an introductory email with information on how to subscribe for future commercial electronic communications – the referring individual must be named in the initial communication

Our Commitment to You

Your client experience is important to all of us at Victor. Below is a list of statements which reflect our commitment to you with regard to how we communicate with you electronically.

1. We do not sell or distribute our email listings to any organization outside of Victor.
2. We respect your right to privacy and store email addresses within firewall-protected systems.
3. We will only send you commercial electronic messages where we have your consent to do so – either express or implied.
4. We make every effort to ensure the commercial electronic messages we send out contain information that is relevant to your business or insurance coverage.
5. If you ask us to stop sending you commercial electronic messages, either verbally or in writing, your request will be honoured immediately.

If you have questions about CASL, you can find a wealth of information on the subject at www.fightspam.gc.ca.