

At MSH INTERNATIONAL (CANADA) LTD, herein known as “MSH Americas” protecting personal information is a priority, and our policy sets high standards for collecting, using, disclosing, and storing personal information.

Personal information is defined as any information that identifies you, or by which your identity could be deduced. We have comprehensive procedures in place for managing personal information, such as physical, organizational, and technological safeguards, including enhanced security for online information. MSH Americas abides by all applicable provincial and federal privacy legislation.

We will use fair and lawful means to collect your personal information and will only collect information that is relevant and consistent with the purpose of collection. Your personal information will be provided to the risk carrier (insurer), other entities of MSH INTERNATIONAL, and the service providers involved in the administration of the insurance policy. MSH Americas houses PSHCP members’ data in Canada and does not share PSHCP data outside of Canada.

Individuals may withhold or withdraw their consent for MSH Americas to collect, use, and disclose their personal information, as long as there are no legal or contractual reasons preventing them from doing so. Depending on the circumstances, however, withdrawal of consent may impact MSH Americas’ ability to continue to provide individuals with the products and services they have requested, or, in the case of insurance and group insurance benefits, it may prevent MSH Americas from keeping their coverage in force, or properly evaluating and processing any claims.

Individuals have the right to access and verify personal information maintained in MSH Americas’ files and to request that any factually inaccurate personal information be corrected, if appropriate. Depending on the circumstances, MSH Americas may not always be able to give access to all the information. Should this happen, MSH Americas will let the affected individuals know and explain the reason(s) why.

MSH Americas also complies with the following legislation:

- [Alberta’s Personal Information Protection Act \(PIPA\)](#)
- [British Columbia’s Personal Information Protection Act \(PIPA\)/\(BIPA\)](#)
- [Québec’s Law 25](#) (An act respecting the protection of personal information in the private sector).
- [Personal Information Protection and Electronic Documents Act \(PIPEDA\)](#) (A federal privacy law for private-sector organizations).

If you have any questions about our Privacy Policy, and/or would like to access your personal information, and/or have a privacy complaint, please submit your request in writing to the Privacy Officer at the address below.

Attention: Privacy Officer
MSH Americas (head office)
2900-605 5 Ave SW
Calgary, AB T2P 3H5