

Privacy Policy:

Thank you for visiting our web site <http://www.canadianLTCi.ca> (the "LTCWebSite"). This privacy policy tells you how we use personal information collected on this site. Please read this privacy policy carefully before using the LTCWebSite or submitting any personal information. By using the LTCWebSite, you are accepting the practices described in this privacy policy. These practices may be changed, but any changes will be posted and changes will only apply to activities and information on a going forward, not retroactive basis. Note: the privacy practices set forth in this privacy policy are for this LTCWebSite only. If you link to other web sites, please review the privacy policies posted at those sites.

Collection of Information

We collect personally identifiable information that may include your full name, address, phone number, e-mail, date of birth, health and financial information, when voluntarily submitted by our visitors. The information you provide is only used to fulfill your specific request, unless you give us permission to use it in another manner.

Cookie/Tracking Technology

The LTCWebSite may use cookie and tracking technology depending on the features offered. Cookie and tracking technology are useful for gathering information such as browser type and operating system, tracking the number of visitors to the LTCWebSite, and understanding how visitors use the LTCWebSite. Cookies can also help customize the LTCWebSite for visitors. Personal information cannot be collected via cookies and other tracking technology, however, if you previously provided personally identifiable information, cookies may be tied to such information. Aggregate cookie and tracking information may be shared with third parties.

Please note that we have display advertising implemented, and in use on our site. These displayed advertisements are displayed using remarketing through Google Analytics. Third-party vendors, including Google, display our ads on sites across the Internet. Both third-party vendors, and ourselves including Google, use first-party cookies such as Google Analytics cookies and third-party cookies such as DoubleClick cookies together to inform, optimize, and serve ads based on someone's past visits to our website. You can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the Ads Preferences Manager. You can also use the Google Analytics opt-out browser add-on for most popular browsers.

Distribution of Information

We may share information with governmental agencies or other companies assisting us in fraud prevention or investigation. We may do so when:

1. permitted or required by law; or,
2. trying to protect against or prevent actual or potential fraud or unauthorized transactions;
or,
3. investigating fraud which has already taken place.

The information is not provided to these companies for marketing purposes.

In order to provide you with proper service, we require you to provide us with relevant personal and financial information. We will not collect any data about you unless you have chosen to provide it to us. This information will be used by our qualified individuals to:

1. process your application;
2. provide you with an up to date, efficient, and reliable service;

By submitting your data you agree to this use.

Commitment to Data Security

Your personally identifiable information is kept secure. Only authorized individuals, agents and contractors (who have agreed to keep information secure and confidential) will have access to this information. We reserve the right to make changes to this policy. Any changes to this policy will be posted on the LTCWebSite.