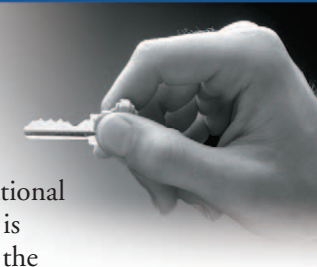


Personal Information Protection Policy

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Disaster Kleenup International (Canada) Ltd., ("DKC") is committed to protecting the privacy of its customers, potential customers, parties that it transacts business with, and individuals that may, from time to time, inquire about our products and services, via any means, electronic or otherwise. DKC remediates approximately 50,000 claims annually for the insurance and loss control industry and has thus become an integral part of the claims handling services offered by these companies.

Since a majority of DKC's work is assigned by insurance carriers, we feel that our privacy policy should compliment the requirements of insurance carriers as set out in the federal Personal Information Protection and Electronic Documents Act ("PIPEDA"), which sets out both the rights of consumers and the obligations of insurance carriers in protecting the personal information of their clients.

Our Privacy Principles:

1. **Accountability** – DKC has appointed an individual who is accountable for ensuring that personal information it receives is used appropriately.
 2. **Identifying Purposes** – we will identify the purpose(s) for collecting personal information at or before the time the information is collected.
 3. **Consent** – we understand that the knowledge and consent of the customer is required for the insurer to collect, use, or disclose personal information, and we will take reasonable steps to protect any information that an insurer passes to us.
 4. **Limiting Collection** – We will limit the collection of personal information to that
5. **Limiting Use, Disclosure & Retention** – the personal information that we collect shall not be used or disclosed for purposes other than for which it was collected, except with the consent of the insured or as required by law. Personal information shall be retained only for as long as necessary for the fulfillment of those purposes.
 6. **Accuracy** – personal information shall be as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used.
 7. **Safeguards** – personal information shall be protected by security safeguards appropriate to the sensitivity of the information.
 8. **Openness** – DKC will make readily available to customers specific information about its policies and practices relating to the management of personal information.
 9. **Customer Access** – Upon request, a customer shall be informed of the existence, use and disclosure of his or her personal information and shall be given access to that information, subject to providing proper identification. A customer shall be able to challenge the accuracy and completeness of the information and have it amended as appropriate.
 10. **Challenging Compliance** – A customer shall be able to challenge compliance with the above principles with the person who is accountable within Disaster Kleenup International (Canada) Ltd.

which is necessary in order for us to complete a work assignment. In cases where the information we collect is supplemental to information provided by an insurer, we will communicate this information back to the insurer only so far as to provide an explanation as to the work necessary to successfully remediate a claim.

Collecting, Using and Disclosing Your Personal Information

We collect, use and disclose your personal information in order to provide you with the claims remediation services that you have requested or are contractually entitled to. In most cases, this information is provided to us through a third party, usually an insurance carrier. In order to provide you with claims remediation services, we use your personal information for the purposes of contacting you, communicating with you while the remediation is in process, communicating with the insurance carrier, collecting any fees that may be payable by you or the insurance carrier, and providing you with the appropriate warranty, should a warranty be applicable.

In some cases, it may be that the information we collect is supplemental to the information provided to us by any third party that has contracted with us (e.g. we may require personal information in addition to that which your insurance company has collected from you). In such cases, it may be necessary to disclose any or all of this supplemental information to a third party in order to accurately communicate the scope of services that you require from us, such that the necessary work may be completed and we may be fully compensated for services rendered. Initially, the information is necessary in order to complete the work required, but may be retained for the purposes of providing an ongoing workmanship warranty.

By providing your broker, agent or insurance company with personal information, we consider that you have done so with the knowledge that it may be necessary from time to time for these parties to disclose any or all of this personal

information to DKC. You may withdraw your consent for DKC to communicate with your insurance carrier at any time, but in doing so, this may inhibit our ability to continue or complete any services that we have undertaken to provide to you. In such cases, the withdrawal of consent to communicate shall in no way limit our ability to be paid not only for services provided to date, but for any other reasonable service that we have in turn committed to on your behalf.

Protecting Your Privacy

DKC undertakes to keep your personal information in strict confidence. We have taken reasonable measures to do so, such as maintaining physical, electronic and procedural safeguards to protect your personal information from unauthorized access and distribution. These measures are reviewed from time to time and may be modified at our discretion in order to maintain this undertaking. Access to your personal information is restricted to those employees that are required to know the information in order to provide you with the services you have requested. Information is retained only as long as is necessary, or to meet any legal, regulatory, tax or bylaw requirements.

There are circumstances specific to the restoration contracting industry where we will disclose personal information in order to provide the services that you have requested. For example, information may be disclosed to a sub-contractor whom we have contracted to provide you with some or all of the services to be provided to you. We may disclose some or all of your information to a third party who has undertaken to audit the services that we provide or to audit our general business practices. Only the information that is necessary to complete such work will be disclosed.

Approved DKC Network Member Companies are deemed to be included in any reference contained herein as to "we", "us", "our", "DKC", or "Disaster Kleenup International (Canada) Ltd."

Accessing Your Personal Information

You have a right to submit a written request to access and review any personal information that is in our possession and to make amendments or corrections to that information. In order to better protect this right, we request that your request be accompanied by proof of your identification such as photocopies of either your driver's license, your passport or your birth certificate. The information contained in these documents will be subject to the same provisions as outlined in this privacy policy.

Any such request may be made to the address below. We will endeavour to respond to your request within 10 working days of receipt of such request, or will advise you if additional time is necessary in order to respond to your request.

There may be situations where we are legally prohibited from allowing you access to your personal information. For example, we would be so prohibited should the sharing of your personal information provide you with access to the personal information of another person or persons. Should this be the case, we will provide you with a written explanation of our position on the matter.

In some cases, it may be necessary to charge you a fee for providing you access to your personal information. In such cases, we undertake that the charge will be reasonable and will be made only upon notifying you in advance of any such

charge. Should you choose not to pay such a charge, it will be deemed that you have withdrawn your request for access to your personal information.

We will amend personal information that is demonstrated to be inaccurate or incomplete. In any case where information is found to be inaccurate or incomplete through no fault of our own, we reserve the right to charge you a fee to make any necessary amendment or correction. Again, we undertake that the charge will be reasonable and will be made only upon notifying you in advance of any such charge. Should you choose not to pay such a charge, it will be deemed that you have withdrawn your request to amend or correct your personal information.

Further information, including questions or complaints regarding DKC's Privacy Policy may be directed to:

Disaster Kleenup International (Canada) Ltd.
Attention: Privacy Manager
390 Ambassador Drive
Mississauga, ON L5T 2J3
Canada

If you are not satisfied with the outcome of any inquiry or complaint, you may challenge that outcome by writing a letter to our Chief Executive Officer at the address noted above. Any such challenge will be reviewed and adjudicated by our Board of Directors as part of our standard complaint resolution process.