Privacy Policy

Effective Date: January 2026
Last Updated: August 2026

At **Viking Benefit Solutions Inc.**, we understand that when you share personal information with us, you're placing your trust in our hands. Whether you're enrolling in one of our group benefit plans or exploring the **VikingCares Personal Health Plans** for yourself or your family, we want you to feel confident that your information is treated with care, respect, and integrity.

VikingCares Personal Health Plans is a product line offered by Viking Benefit Solutions Inc. and is covered fully under this Privacy Policy.

This Privacy Policy explains, in plain language, how and why we collect personal information, how we use it to support your benefits, and the safeguards we have in place to protect it. Our goal is to be transparent and supportive, not complicated or intimidating, so you always know exactly what happens with the information you choose to share with us.

Viking Benefit Solutions Inc. manages personal information in accordance with applicable Canadian privacy legislation, including the Personal Information Protection and Electronic Documents Act (PIPEDA), where applicable.

Why We Collect and Use Personal Information

When you participate in a benefits plan or apply for coverage, we require certain information to make sure everything is set up correctly and administered smoothly. We collect personal information to confirm your identity, determine your eligibility, establish and maintain your coverage, and ensure your claims are processed accurately. This information also helps us communicate with you about your plan, understand the claims you submit, and offer the support you expect as part of your coverage.

At times, we may need to coordinate with insurers, healthcare providers, or other benefit partners to help verify details, assess claims, or ensure you receive the coverage you're entitled to. We also use personal information to meet legal and regulatory requirements, prevent unauthorized activity or fraud, and better understand how our programs are being used so we can continue to improve them.

In addition to our group benefit programs and VikingCares Personal Health Plans, Viking Benefit Solutions also offers individual insurance and investment products, including life insurance, critical illness coverage, disability protection, segregated funds, and guaranteed interest accounts.

When you apply for or hold these products, we may need to collect financial information, medical details, and other information required for underwriting, assessing suitability, administering your policy or contract, or meeting regulatory obligations. This may include income information, investment objectives, risk tolerance, beneficiary arrangements, or other financial and personal details. As with all information we collect, we treat this information with the same level of confidentiality, care, and respect, using it only for purposes related to the products and services you choose.

From time to time, we may contact you with information about services or products we believe could be helpful or relevant. These communications are optional, and you may choose to opt out at any time.

If we ever need to use your personal information for a purpose not described in this Privacy Policy, we will ask for your consent unless the law permits us to proceed without it.

What Information We Collect

Most of the information we collect comes directly from you or your employer when you apply for or enroll in a benefit plan. This typically includes your name, contact details, date of birth, occupation, and other basic personal information needed to establish your eligibility for coverage. If your plan requires it, we may also need salary information or details about your dependents.

When claims are submitted, we may need additional information from healthcare professionals or benefit partners so we can understand the nature of the claim and determine how it should be handled. In some cases, we may also work with insurers or other service providers who help us verify information, assess eligibility, or administer specific parts of your plan.

We collect only what is reasonably necessary to administer your benefits and provide the services you rely on.

Digital Administration and Electronic Records

Viking Benefit Solutions Inc. administers many of its services through secure digital platforms. Personal information, applications, supporting documents, and authorizations may be completed, submitted, transmitted, stored, and relied upon in electronic format.

At a client's request, licensed advisors or administrative staff of Viking Benefit Solutions Inc. may assist with the completion and electronic submission of applications or related documentation based on information provided by the client. Electronic records, including electronic signatures where permitted by law, are considered valid and binding and are treated with the same care, confidentiality, and security as paper records.

Electronic Communications

As part of administering coverage and services, Viking Benefit Solutions Inc. may communicate with clients electronically, including by email or through secure online portals. These communications may include applications, confirmations, policy documents, notices, benefit information, and other service-related correspondence.

Clients may request alternative delivery methods where reasonably available. Reasonable steps are being taken to protect the security and confidentiality of electronic communications.

How and When We Share Personal Information

Your personal information is never sold. Any time we share it, it is solely for the purpose of administering your benefits or meeting our legal and regulatory obligations.

In order to support your coverage, we may share information with insurers who underwrite or support your benefits, with healthcare providers involved in assessing a claim, or with third-party partners who handle certain administrative tasks on our behalf. These partners include claims administrators, technology providers, and other organizations that assist us in delivering our services.

We also share information with authorized representatives when you have given permission for someone to act on your behalf. In situations where laws or regulations require disclosure — such as requests from government agencies — we comply as necessary.

Whenever personal information is shared with another organization, we require that they protect it with the same level of care and confidentiality as we do. Some of our service partners may be located outside of Canada, including in the United States, which means your information may, at times, be subject to the laws of those jurisdictions.

Information We Collect Through Our Website

When you visit our website, certain information is gathered automatically to help us understand how visitors use the site and to improve your online experience. This may include your device type, browser, general location information if enabled on your device, and how you navigate through our pages. We also use common tools such as cookies and analytics to identify which parts of our website are most helpful to visitors.

You may adjust your browser settings to manage or disable cookies, although some website features may not function as intended.

This information is used only to improve the performance and accessibility of our site and to support general marketing insights. It does not identify you personally unless you choose to provide personal details through an online form or inquiry.

Our website may contain links to external sites not operated by Viking Benefit Solutions. Because those sites are outside of our control, their privacy practices may differ, and we encourage you to review their policies separately.

How We Protect Your Personal Information

Protecting your personal information is not just a legal obligation for us — it is a core part of how we do business. We use a combination of administrative, technical, and physical safeguards to ensure your information remains secure. Access within our organization is limited to individuals who need that information to administer your plan or support your claims. Every employee is required to maintain confidentiality and follow strict privacy practices.

We also work with trusted partners and service providers who are held to the same privacy and security standards we uphold. Personal information is kept only as long as it is required to administer your plan or to meet our legal and regulatory responsibilities. When information is no longer needed, it is securely destroyed or deleted.

Your Rights and Choices

You have the right to know what personal information we hold about you, why we have it, and how it is being used. You may request access to this information at any time, and you can ask us to correct any details that are inaccurate or incomplete. You also have the right to limit or withdraw consent for certain uses of your information, although doing so may affect our ability to provide coverage or process claims.

To protect your privacy, requests must be made in writing, and we may ask for proof of identity before releasing or updating your information.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our services, technology, legal requirements, or privacy practices. The most current version will always be available on our website and will include the date it was last updated.

How to Contact Us

If you have questions about this Privacy Policy, if you want to access your personal information, or if you have concerns about how your information has been handled, we encourage you to contact us directly.

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