



Terms and conditions

Your eligibility for the Alfred Secure program depends on your acceptance of these terms and conditions, which govern your insurance contract. Please read them carefully before confirming your acceptance.

1. Exclusions

Alfred Secure is exclusively offered to individuals whose main residence is located in the province of Quebec. Businesses, including restaurants and bars, cannot purchase this protection.

2. Online self-service

Since the Alfred Secure insurance program is offered exclusively through the Celliers intelligents app, the following conditions apply:

a. Insurance documents

By signing up for the Alfred Secure program, you agree to receive all your insurance documents and subsequent notices (e.g., insurance policy, endorsements, notice of non-payment, notice of cancellation) electronically. These documents will be sent by email to the most recent address in your file.

b. Monthly invoices and premium adjustments

Premiums are set based on the market value of the insured property. They may vary over the course of the insurance period. In case the premium was adjusted, Industrial Alliance Auto and Home Insurance Inc. will send you a notice indicating the new debited amount. By signing up for the Alfred Secure program, you consent to the premium being collected monthly by Industrial Alliance Auto and Home Insurance Inc. or its representative.

3. Collected data

When you become a member of Alfred Secure insurance, we collect the data needed to establish the market value of your wine collection and for underwriting.

4. Data use

Data is collected and used for insurance premium adjustments and claims settlement.

5. Data storage and ownership

Industrial Alliance Auto and Home Insurance Inc. will store or have stored on its behalf data about your wine collection for as long as is required to fulfil its legal obligations. Once this period has elapsed, the data will be stored as statistics. Collected data remains the exclusive property of Industrial Alliance Auto and Home Insurance Inc. at all times.

6. Personal information protection

Industrial Alliance Auto and Home Insurance Inc. is subject to the *Act respecting the protection of personal information in the private sector*, and all necessary steps are taken to protect your personal information.

You can ask to view your personal file at any time and change inaccurate information. All our files are stored virtually on our servers and may be viewed in

person in our offices at 925 Grande-Allée Ouest, Suite 230, Quebec City, QC, G1S 1C1.

Unless you direct us otherwise, by accepting these terms and conditions, you authorize Industrial Alliance Auto and Home Insurance Inc. and its representatives to create and keep a damage insurance file containing information about you necessary for our operations.

Furthermore, you authorize Industrial Alliance Auto and Home Insurance Inc. and its representatives to take steps to verify the accuracy of information you provide us and gather missing information to complete it. You also authorize those who hold information about you to share it with Industrial Alliance Auto and Home Insurance Inc. and its representatives, insofar as it pertains to the products offered to you or that you already have or to claims that affect you. You permit Industrial Alliance Auto and Home Insurance Inc. and its representatives to send information to insurance-related organizations, such as Autorité des marchés financiers and the Insurance Bureau of Canada.

We sometimes provide other subsidiaries of Industrial Alliance with our list of insureds. If you do not want your name to appear on the list, please notify us at info@alfredsecure-iaah.ca

Information about your wine collection will never be sold or disclosed to a third party unless it is necessary or in connection with your insurance policy and related services.

7. The Insured's responsibilities

By accepting these terms and conditions, you confirm that you are the owner of the insured wine collection.