



Web Site Privacy Statement and Disclaimer

Steven Horvath, Real Estate Brokerage has created this privacy statement in order to demonstrate our firm commitment to privacy. The following discloses our information gathering and dissemination practices for our web site.

During a visit to our web site, your privacy is respected. We do not collect personal information about you unless you choose to contact us, including via phone, fax, or e-mail. This information is protected under the federal privacy act.

A visitor's personal information received through e-mail is provided only to our office personnel, who require this information to respond to inquiries. We do not use this information for any other purpose.

We cannot guarantee the security of information sent via electronic systems or e-mail, and do not recommend you send sensitive personal information (such as credit card details) electronically at this time. You can contact us by postal mail at Steven Horvath, 190 Wychwood Park, London, On, N6G 1R9, or by calling 519-641-0909.

Server Logs

In the normal course of establishing and maintaining web connections, our web servers automatically log information about visits to our web site. This includes statistical information such as a visitor's IP address, type of operating system, time and duration of visit, web pages requested, and the domain name of the server you are visiting from. These statistics are made available to our web site management team to ensure it provides the optimal experience for visitors.

The server log information collected does not enable us to identify individual visitors. However, we may review server logs for security purposes (i.e. - detect intrusions into our network). The possibility therefore exists that server log data, which contains a visitor's IP address, could in instances of criminal malfeasance be used to trace and identify individuals. In these cases, raw data logs would be shared with the appropriate investigative body. Under normal circumstances logs are retained for a maximum of 365 days.

Cookies

This web site does not place small data files, called cookies, in the browser file of your computer's hard drive.

Other Notes

Steven Horvath, Real Estate Brokerage utilizes an outside organization to develop and maintain its web site. By contacting the *Steven Horvath, Real Estate Brokerage* webmaster, Myplanet Internet Solutions Ltd., you are sending information outside of the organization.

The *Steven Horvath, Real Estate Brokerage* web site may contain links to other web sites not hosted at the web address of <http://www.horvathrealty.com/>. This includes links to the Filogix DMS DMX service which is used to access the Multiple Listing Service. These web sites may have different policies for the collection and dissemination of information and are not covered by the *Steven Horvath, Real Estate Brokerage* web site privacy policy.

In accordance with the Personal Information Protection and Electronic Documents Act, *Steven Horvath, Real Estate Brokerage* has appointed a Privacy Officer to oversee the collection and storage of any personal information obtained through normal business practices. Questions about this policy may be directed to Steven Horvath by e-mail at steven@horvathrealty.com, by phone at 519-641-0909, or by postal mail at 190 Wychwood Park London, ON, N6G 1R9.

Individuals may contact the Office of the Privacy Commissioner, <http://www.privcom.gc.ca/>, if they are dissatisfied with the response they receive from the *Steven Horvath, Real Estate Brokerage* privacy contact on a privacy concern related to the web site.

Web Site Disclaimer

This web site and the materials within it are provided on an “as is” basis without warranties of any kind, either express or implied. *Steven Horvath, Real Estate Brokerage* does not represent or warrant that materials on this web site are accurate or complete. *Steven Horvath, Real Estate Brokerage* reserves the right to change the content of this web site at any time without notice.

Limitation of Liability

In no event shall *Steven Horvath, Real Estate Brokerage* be held liable for any direct, special, indirect, or consequential damages, or any other damages of any kind arising out of or in any way connected to the use of this web site or material accessed through this web site.

Policy On the Collection, Use and Disclosure Of Personal Information

1. Objective & Scope of Policy

Steven Horvath, Real Estate Brokerage is committed to respecting your privacy and has prepared this Policy to inform you of our policy and practices concerning the collection, use and disclosure of Personal Information.

This Policy governs Personal Information collected from and about (i) individuals who are or may become Clients of *Steven Horvath, Real Estate Brokerage* and (ii) individuals or organizations with whom *Steven Horvath, Real Estate Brokerage* works with.

Using contractual or other arrangements, *Steven Horvath, Real Estate Brokerage* shall ensure that agents, contractors or third party service providers, who may receive Personal Information in the course of providing services to *Steven Horvath, Real Estate Brokerage* as part of our delivery of real estate services, protect that Personal Information in a manner consistent with the principles articulated in this Policy.

This Policy does not cover aggregated data from which the identity of an individual cannot be determined. *Steven Horvath, Real Estate Brokerage* retains the right to use aggregated data in any way that it determines appropriate.

In the event of questions about: (i) access to your Personal Information; (ii) *Steven Horvath, Real Estate Brokerage's* collection, use, management or disclosure of Personal Information; or (iii) this Policy; please contact:

Steven Horvath, Real Estate Brokerage, Broker of Record
190 Wychwood Park, London, Ontario, Canada N6G 1R9
(519) 641-0909 | steven@horvathrealty.com

2. The Collection, Use & Disclosure of Personal Information

For the purposes of this Policy:

"Client" means an individual who may or has purchased Steven Horvath, Real Estate Brokerage real estate or services to buy or purchase real estate;

"Personal Information" means any information, recorded in any form, about an identified individual, or an individual whose identity may be inferred or determined from such information.

Your provision of Personal Information to *Steven Horvath, Real Estate Brokerage* means that you agree and consent that we may collect, use and disclose your Personal Information in accordance with this Privacy Policy. If you do not agree with these terms, you are requested not to provide any Personal Information to *Steven Horvath, Real Estate Brokerage*. Unfortunately, certain services can only be offered if you provide Personal Information and consequently, if you choose not provide us with any required Personal Information, *Steven Horvath, Real Estate Brokerage* may not be able to offer you those services.

This office only collects personal information necessary to effectively market and sell the property of sellers; to locate, assess and qualify properties for buyers; to advertise and promote *Steven Horvath, Real Estate Brokerage's* past, present and future services (including, but not limited to, brochures, flyers, e-mail, and the Internet) and to otherwise provide professional and competent real estate services to past, present and future clients.

Steven Horvath, Real Estate Brokerage may use personal information for commission management purposes (e.g. commission financing, commission dispute resolution).

Steven Horvath, Real Estate Brokerage's use of Personal Information is limited to these purposes. *Steven Horvath, Real Estate Brokerage* does not sell, trade, barter or exchange for consideration any Personal Information it has obtained. Unless permitted by law, no personal information is collected about an individual without first obtaining the consent of the individual to the collection, use and dissemination of that information.

Personal information will be collected, to the extent possible, directly from the individual concerned.

Steven Horvath, Real Estate Brokerage does not knowingly collect Personal Information from anyone under the age of 18, especially children under 13, and does not use such information if *Steven Horvath, Real Estate Brokerage* discovers that it is has been provided by a minor.

Personal Information may also be transferred to another company in the event of a change of ownership of all or part of *Steven Horvath, Real Estate Brokerage*.

Steven Horvath, Real Estate Brokerage may disclose Personal Information of Clients to organizations that perform services on its behalf. This will only be done if such organizations agree to use such information solely for the purposes of providing services to *Steven Horvath, Real Estate Brokerage* and, with respect to that information, to act in a manner consistent with this Policy.

Please note that there are circumstances where the use and/or disclosure of Personal Information may be justified or permitted or where *Steven Horvath, Real Estate Brokerage* is obliged to disclose information *without* consent. Such circumstances may include:

- Where required by law or by order or requirement of a court, administrative agency or other governmental tribunal;
- Where *Steven Horvath, Real Estate Brokerage* believes, upon reasonable grounds, that it is necessary to protect the rights, privacy, safety or property of an identifiable person or group;
- Where it is necessary to establish or collect monies owing to *Steven Horvath, Real Estate Brokerage*;
- Where it is necessary to permit *Steven Horvath, Real Estate Brokerage* to pursue available remedies or limit any damages that *Steven Horvath, Real Estate Brokerage* may sustain; or
- Where the information is public.

Where obliged or permitted to disclose information without consent, *Steven Horvath, Real Estate Brokerage* will not disclose more information than is required.

3. Accuracy

Steven Horvath, Real Estate Brokerage endeavours to ensure that any Personal Information provided by Clients and in its possession is as accurate, current and complete as necessary for the purposes for which *Steven Horvath, Real Estate Brokerage* uses that data. Information contained in files that have been closed is not actively updated or maintained.

4. Retention

Steven Horvath, Real Estate Brokerage retains Personal Information as long as *Steven Horvath, Real Estate Brokerage* believes it is necessary to fulfil the purpose for which it was collected and Firm legal or business requirements.

5. Security

Steven Horvath, Real Estate Brokerage endeavours to maintain adequate physical, procedural and technical security with respect to its offices and information storage facilities so as to prevent any loss, misuse, unauthorized access, disclosure, or modification of Personal Information.

Steven Horvath, Real Estate Brokerage further protects Personal Information by restricting access to it to those Employees and Contractors that the management of *Steven Horvath, Real Estate Brokerage* has determined need to know that information in order that *Steven Horvath, Real Estate Brokerage* may provide

services to Clients.

6. Access to Personal information

Steven Horvath, Real Estate Brokerage permits access to and review of Personal Information held by *Steven Horvath, Real Estate Brokerage* about an individual by the individual concerned.

If an individual believes any Personal Information concerning that individual is not correct, that person may request an amendment of that information by sending a request to the person indicated in Section 1 of this Policy. *Steven Horvath, Real Estate Brokerage* reserves the right not to change any Personal Information but will append any alternative text the individual concerned believes appropriate. Where not required to be retained by the Firm, an individual may also request that *Steven Horvath, Real Estate Brokerage* delete an individual's Personal Information from *Steven Horvath, Real Estate Brokerage's* system and records. However, due to constraints of computer technology and the fact that *Steven Horvath, Real Estate Brokerage* backs up its systems, Personal Information may continue to reside in *Steven Horvath, Real Estate Brokerage's* systems after deletion. Individuals, therefore, should not expect that their Personal Information would be completely removed from *Steven Horvath, Real Estate Brokerage* systems in response to an accepted request for deletion.

Steven Horvath, Real Estate Brokerage reserves the right to decline access to Personal Information where the information requested:

- a) Would disclose the Personal Information of another individual or of a deceased individual;
- b) Would disclose business confidential information that may harm *Steven Horvath, Real Estate Brokerage* or the competitive position of a third party;
- c) Is subject to solicitor-client or litigation privilege;
- d) Could reasonably result in: (i) serious harm to the treatment or recovery of the individual concerned; (ii) serious emotional harm to the individual or another individual; or (iii) serious bodily harm to another individual;
- e) May harm, or interfere with, law enforcement activities and other investigative or regulatory functions of a body authorized by statute to perform such functions;
- f) Is not readily retrievable and the burden or cost of providing would be disproportionate to the nature or value of the information; or
- g) Does not exist, is not held, or cannot be found by *Steven Horvath, Real Estate Brokerage*.

Where information will not or cannot be disclosed, the individual making the request will be provided with the reasons for non-disclosure.

Where information will be disclosed, *Steven Horvath, Real Estate Brokerage* will endeavor to provide the information in question within a reasonable time and no later than 30 days following the request. *Steven Horvath, Real Estate Brokerage* will not respond to repetitious or vexatious requests for access. In determining whether a request is repetitious or vexatious, it will consider such factors as the frequency with which information is amended, the purpose for which the information is used, and the nature of the information.

To guard against fraudulent requests for access, *Steven Horvath, Real Estate Brokerage* will require sufficient information to allow it to confirm the identity of the person making the request before granting access or making corrections.

7. Amendment of Practices and This Policy

This statement is in effect as of FEBRUARY 13, 2004. *Steven Horvath, Real Estate Brokerage* will from

time to time review and revise its privacy practices and this Policy. In the event of any amendment, an appropriate notice will be communicated to Clients and others in an appropriate manner.