

Broker Disclosure Statement

The purpose of this document is to provide complete transparency within our business relationship. In it, I will provide details on the nature of my business as a corporation and my interests as an individual.

Business Structure

All insurance products and services are marketed and distributed by Red Helm Canada. Red Helm Canada is federally incorporated and licensed to distribute life, accident, and sickness insurance in the province of Ontario, and British Columbia.

Our Federal Corporation #1170836-8 - [Click Here to See the Certificate](#)

Our Ontario Insurance Distribution License #37440M – [Click Here to See our License](#)

Our BC Insurance Distribution License #0049139– [Click Here to See our License](#)

Potential Conflicts of Interests

I am not currently engaged in any business outside the scope of Red Helm Canada while in or outside the distribution of life/accident and sickness insurance. Please visit my Linked In page to see an up-to-date summary of my professional experience and entrepreneurial endeavours.

<https://www.linkedin.com/in/stephanerperron/>

Distributor Relationship

I am a licensed life/accident and sickness advisor. I process my insurance related business independently and through Managing General Agencies, which will pay me, or direct the insurance company to pay me, a bonus on commissions earned for the sale of insurance products that I sell. The bonus constitutes a portion of the overall compensation I am paid in conjunction with commissions referenced below. In addition, I have full discretion to deal with any insurer with whom I trade, and I am not subject to any pressure Managing General Agencies to favour one or the other insurer. Learn more about our associated Managing General Agencies.

Financial Horizon Group - <https://www.financialhorizons.com/>

People Corporation - <https://www.peoplecorporation.com/>

SIBS – Special Benefits Insurance Services - <https://sbis.ca/>

I currently hold distribution contracts with 21st Century Travel Insurance, Beneva, Canada Protection Plan (CPP), Destination Travel Group, Allianz Global Assistance, BMO Life Insurance, Cigna Global, Empire Life, Assumption Life, Canada Life, Desjardins Financial Security, Edge Benefits, Equitable Life, Forester Financial, Green Shield Canada, Group Medical Services, Ivori, IMG Global, Industrial Alliance, Humania Assurance, JF Insurance, Manulife, Ontario Blue Cross, MSH International, Sunlife, Specialty Life Insurance, RIMI Secure Travel, RBC Insurance, TourMed, Travelance, Trawick International, TUGO, UV Insurance, Wawanesa Life, CanAm Insurance, HotSpot Cover, Azimuth Risk Solutions, MyHSA, and Pacific Blue Cross.

Compensation – Monetary and Non-Monetary

Upon completion of an insurance transaction, I will be paid a sales commission by the company that provides the product you purchase which is generally based on a percentage of the premiums. I may receive a renewal (or service) commission if you keep that policy in force. I may be eligible for additional compensation, such as bonuses or non-monetary benefits, such as travel incentives, conferences and seminars, depending on various factors such as volume of my sales or persistency of business that I place with a company during a given period. Should your



contract be cancelled within a certain period, I may be subject to chargebacks for a portion or all commissions earned.

Nature of My Relationship with the Companies I Represent

No insurance company holds an ownership interest in Red Helm Canada, nor do I or Red Helm Canada. hold or control ownership in any insurance company.

Affiliate Relationships

Red Helm Canada administers an affiliate program that compensates users who refer clients and potential client to us. This affiliate program may compensate those who market our services in a variety of ways depending on their licensing status.

Our Influencer Affiliate Program is available to anyone demonstrating a high degree trustworthiness, and influence on or offline. The platform administers relationships by which the referring parties earn flat rate commission for every visitor that they refer to our website who fills out a “quote request” form with the intention of shopping for personal insurance. Influencer affiliates do not participate in the sales process beyond referrals and Red Helm Canada., does not share any policy or client information with them. Referrers and affiliate information is always disclosed as such when the user completes the “quote request” form on our website. This information would be found above the “quote request” form if there is a referring party. Find out more about our Influencer Affiliate Program - <https://redhelm.ca/affiliate-program/>

Our Affiliate Broker platform is available to entities and persons who hold valid licenses to sell life, health, or travel insurance within Canada. This platform administers relationships by which the referring professionals participate to the activities of any parties referred to us by earning a portion of the commission generated by personal insurance products sold to the referred parties. Referrals and affiliate information is always disclosed as such when the user completes the “quote request” form on our website. This information would be found above the “quote request” form if there is a referring party. The following information pertaining to policies sold may be shared with referring affiliate brokers upon demand; policy number, annual premium, insurance company used. Find out more about the program - <https://redhelm.ca/broker-affiliate-program/>

Errors and Omission Insurance

All business operations are covered by errors and omission insurance held with Swiss RE for an aggregate amount of \$2,000,000.

Life License and Continuing Education

To maintain my life/accident and sickness license, I am required to meet mandatory continuing education. Where applicable, I meet these educational requirements through attendance at various seminars and industry meetings.

My Ontario Distribution license #09110687 – [Click Here to See my License](#)

My BC Distribution license #0049171 – [Click Here to See my License](#)

Collection, Use and Access of Information

I will, from time to time, collect financial and other information on you. This information includes transaction related details arising from your relationship with or through me. I may obtain information from a variety of sources, including your own records with me, from transactions you have made with or through me, from credit reporting agencies and other financial institutions, and from references you have provided me.

You authorize me and my distributors, including my managing general agencies, to collect and maintain this information when you apply for an insurance product or service and during the course of our relationship in order



to administer the insurance product or service for which you applied or requested information and to fulfil our legal and regulatory obligations. For these purposes, we will have to share your information with third party services such as paramedical service providers, and insurers to whom you are applying for an insurance product or service.

You have the right to obtain access to the information we hold about you on file at any time to review its content accuracy and to have it amended as appropriate. To request access to your file, to ask about our privacy policies, or to request that the information not be shared or used for the purpose outlines above, you can now or anytime in the future contact us.

If you are no longer a client or this agreement terminates, we may keep your information in my records so long as needed for the purposes described above or if it may required by law.

Stephane Perron
Red Helm Canada
300-116 Albert Street
Ottawa, Ontario, K1P 5G3
T.866.230.5565
T.613.704.6160
F.613.702.5579



RED HELM CANADA
Health, Travel, Group