



Healthmark Services LTD takes your privacy seriously and is committed to safeguarding your privacy online. Because we do gather certain types of information from visitors to our sites, we have developed a privacy statement to help you understand the terms and conditions surrounding the collection and use of that information. This statement discloses the types of information we gather, how it is used, and how you can gain access to and edit any data that we've collected about you at any time.

GUIDING PRINCIPLES

Healthmark Services LTD respects the privacy of individuals who visit our Web sites, send us e-mail, or participate in features/services we offer online. Accordingly, our policy regarding online privacy has been developed using the following guiding principles:

Healthmark maintains a strict "no-spam" policy. Subscribers to our e-mail services or any other feature/service found on Healthmark Web site (healthmark.ca) will not receive unsolicited e-mail messages from Healthmark. Healthmark collects information online primarily to provide our visitors with a more relevant experience on our sites. When doing so, we will make every reasonable effort to avoid excessive or irrelevant collection of data.

Healthmark will take reasonable physical, electronic and managerial measures to safeguard and secure any information you provide to us (e.g., data will be stored in protected databases on secured servers with restricted access).

Healthmark will not share any information you've provided to us with anyone without your consent other than to provide the service you've requested. At the time you register for any such service, you will be notified of, and asked to consent to, the sharing of your information with any particular third party necessary to the provision of the requested service.

INFORMATION COLLECTED

Non-Personally Identifiable Data: Any time you visit the Healthmark Web site, we may gather certain non-personally identifiable information regarding the means you use to access our site. This information may include the type and version of your browser, your service provider, your IP address, and any search engine you may have used to locate the site. We use this information to help diagnose problems with our server, administer the Web site, and compile broad statistical data. In addition, Healthmark gathers certain navigational information about where you go on our Web sites. This information enables us to determine which areas of the Web sites are most frequently visited and helps us to tailor the sites to the needs and interests of our online visitors. In addition, this tracking data may be used to tailor information presented to you on our sites based on your previous use of the sites and your interests in particular topics.

Information Voluntarily Provided: Any information you provide to us (i.e., name, e-mail address, etc.) when you enroll in one of our E-Mail Reminder Services, request information, register on our site, enter one of our contests, or use any of the other interactive portions of our Web sites, is securely maintained on our Web server and internal systems. This information may be used to provide you with information you've requested about our company and our services, or to provide you with special notices. When we request information on our site, some requests are marked as "Required"; this information is necessary to allow you to participate in the program or service you've requested. You may opt out of receiving future communications at any time (see Opt-Out Procedures below). This data may also be used to tailor your experience on our sites by providing content that is relevant to your interests and geographic region. Finally, we may create aggregated information from information you provide us (such as demographic data) for use in updating and maintaining our sites. This aggregated information will not be shared with others except as noted below (see the "Disclosure of Personal Information" and "Use of Cookies" sections).

Information Collected from Other Sources: To help us better understand and respond to your needs and interests, Healthmark may in the future receive information about you from other sources. Healthmark will ask any provider of such information to represent and warrant that the

information has been gathered and maintained in accordance with privacy laws. Any such information will be maintained by Healthmark in accordance with the standards set forth in this privacy policy along with other personal information you've provided.

DISCLOSURE OF PERSONAL INFORMATION

Healthmark understands the importance of your privacy. We collect and maintain the personal information of our consumers for the use of Healthmark. We do not sell, rent, or trade consumer information to third parties, other than as described below, and never without your consent.

Business Partners: Healthmark may partner with select companies at various times to provide expanded services to our site visitors. As part of such a relationship, Healthmark may share with these companies the use of certain interactive Web site functions. Information provided by site visitors through the use of such interactive functions may be available to both Healthmark and its partners.

Agents: Healthmark may use other companies and individuals to perform certain functions on our behalf. Examples include administering e-mail services and running special promotions. Such parties only have access to the personal information needed to perform these functions and may not use or store the information for any other purpose. Subscribers or site visitors will never receive unsolicited e-mail messages from agents working on our behalf.

Business Transfers: In the event that Healthmark sells or transfers a particular portion of its business assets, consumer information may be one of the business assets transferred as part of the transaction. If substantially all of the assets of Healthmark are acquired, consumer information may be transferred as part of the acquisition. **Compliance with Law/Safety:** Healthmark may disclose specific personal information based on a good-faith belief that such disclosure is necessary to comply with or conform to the law or that such disclosure is necessary to protect the users of our Web sites, the sites themselves, or the public. **With Consent:** Other than as set forth in this Privacy Policy, you will be notified when any personally identifiable information about you may be shared with third parties, and you will be given the opportunity to decline to share that information.

USE OF COOKIES

Healthmark may use a browser feature known as a "cookie." Cookies are small files placed on your hard drive that assist Healthmark in providing you with a customized browsing experience. Healthmark uses cookies to provide you with the convenience of not having to reenter information, such as user IDs and passwords, multiple times during your visits to the Healthmark Web sites. Cookies can also be utilized to help Healthmark provide you with information targeted to your interests, based upon your prior browsing on Healthmark Web sites. The "help" section of the toolbar on most browsers will inform you on how to prevent your browser from accepting new cookies, how to have the browser notify you upon the receipt of a new cookie, or how to disable the use of cookies completely. As the Healthmark Web sites have been designed to take advantage of the use of cookies, should you configure your browser to decline their use, certain features of the Healthmark Web sites may not function correctly and you may be required to reenter any user IDs and passwords more frequently.

EXTERNAL LINKS

The Healthmark Web site contains links to other sites. Healthmark is not responsible for the privacy practices or the content of such Web sites. To help ensure the protection of your privacy, Healthmark recommends that you review the privacy policy of any site you visit via a link from one of Healthmarks' Web sites.

PASSWORDS

The personal data record created through your registration with the Healthmark Web site can only be accessed with the unique password associated with that record. To protect the integrity of the information contained in this record, you should not disclose or otherwise reveal your password to third parties.

OPT-OUT PROCEDURES

You may always opt out of receiving future communications from Healthmark. Our sites allow users to opt out of receiving such communications at the point where personal information is requested, or through other means as identified.

CORRECTING, UPDATING AND REMOVING INFORMATION

Healthmark supports the individual's right to protect their privacy. Accordingly, personal information you provide us will be made available for your review. Additionally, you may update, modify or remove this information at any time by doing any of the following:

Accessing and modifying your personal information through the Healthmark personal information manager application/tool.

Sending your updated information by e-mail to support@healthmark.ca

Visiting the following URL: www.healthmark.ca and using the "Contact" form calling us at (514) 336-0012

EXCEPTIONS

In addition, Healthmark may disclose a customer's personal information to:

- a) Law enforcement agencies and Emergency services in emergency situations or where required by statute or court order.
- b) a company involved in supplying the customer with communications or communications directory related services;
- c) another person for the development, enhancement, marketing or provision of any of the products or services of Healthmark;
- d) an agent retained by Healthmark in connection with the collection of the customer's account;
- e) credit grantors and reporting agencies;
- f) a third party or parties, where the customer consents to such disclosure or disclosure is required by law.

NOTIFICATION OF CHANGES

This privacy policy may be revised over time as new features are added to the Web sites and as Internet privacy standards evolve. To ensure that you are fully informed about how your personal information is used, our privacy policy will always be available for review on our Web sites. If we make any substantial changes in the way we use your personal information, we will notify you by posting a prominent announcement on our pages.

CONTACTING THE WEB SITES

If you have questions concerning this privacy policy or the practices of these sites, you may contact us at:

E-mail: support@healthmark.ca