



PRIVACY NOTICE

Important notice regarding your policy

Trusted Resource Underwriters Exchange recognizes the importance of respecting the privacy of our subscribers. We want to make sure that you know what steps we take to protect the privacy of the nonpublic personal customer information we collect. In some cases, as allowed by law, we also disclose customer information.

Please read the following information which details how we collect, disclose and protect your personal information. No action is required on your part.

1. What information do we collect?

Trusted Resource Underwriters Exchange and the producers that represent us collect only the information necessary to underwrite insurance policies and provide accurate insurance rates. We also collect information to maintain and improve customer service and claims handling for our subscribers. We obtain nonpublic personal information about you, our policyholder, from you in your request for a quotation of rates, applications, policy transactions, including claims, and other transactions with us. We also obtain nonpublic personal information from credit reporting agencies, claim history reporting agencies and other third parties. If you have property insurance with us, we may send someone to inspect your property to confirm information about the value and condition of your property.

The nonpublic personal information we collect may include your name, address, birth date, phone number, and e-mail address. We may also collect nonpublic personal information about mortgages, lien or lease holders, credit card information, credit report information, occupation and whether you own or rent your residence. We obtain and use this information only as allowed by law.

We rely on the information our insured's and applicants supply us as our first source of information. We may also collect personal information from other legitimate and legal sources.

For example, during our normal underwriting procedures, we will review the claims history for your household from any prior insurance company or companies. These records are obtained from a nationally recognized consumer investigative firm.

2. What information do we disclose?

We will not disclose any of your personal information that has been collected or received for the purposes of underwriting any insurance transaction, unless you (or any other affected person) approve of the disclosure, except as permitted by law in the following situations:

- to persons or organizations, where necessary, to assist in an insurance, professional, or business function for us; or, to allow the person or organization to assist us in determining your eligibility for our insurance or for the purposes of detecting insurance fraud;
- where necessary, to other agents, insurance support organizations or insurers, to complete an insurance transaction or to help in the detection of fraud or other illegal activities;
- to a medical professional or medical care institution to verify your insurance coverage or benefits or to alert an individual to a medical problem, or to conduct a service audit;
- to an insurance regulatory authority;
- to a governmental or law enforcement authority, where necessary, to protect the interests of the insurer or to the aid in an investigation of insurance fraud or other criminal activities;
- to facilitate research or actuarial studies;
- for marketing of selected insurance services or products to selected insured's, although you may opt-out if you do not wish to have personal information released for marketing purposes;



- to any of our affiliated companies whose use of personal information will be for auditing or marketing purposes;
- to a group policyholder, when necessary to report claims experiences or to conduct audits of insurance transactions.

3. How can I find out what information you have about me?

At any time you can access any of your personal information that we may have. To do so, please submit a written request to us describing the information you want to review, and in your request; properly identify yourself so that we can release your requested information. Once your request has been received, and if the information is reasonably retrievable and locatable, we will take one of the following actions, within 30 business days:

- inform you of the nature and substance of the recorded information;
- allow you to see and copy, in person, such recorded personal information; or
- send you a copy of the recorded personal information by mail. (We may charge you a reasonable fee to cover the cost of this service.)

We will also tell you at this time the identity, if recorded, of persons to whom we have disclosed the personal information within the preceding two years.

4. How can I correct information that is not accurate?

If you ask us to correct, amend or delete any information about you, we will within thirty (30) days, either correct, amend or delete the personal information in dispute or notify you of our refusal to take such action along with the reasons for our decision. If we make the correction, amendment or deletion you've requested, we will also notify you along with any person you designate who has received the information you within the preceding two years, any insurance support organization(s) which provided us with the disputed information.

If we refuse to make the requested correction, amendment or deletion, you are permitted to file a concise statement setting forth what you think is the correct, relevant or fair information along with a statement of the reasons why you disagree with our refusal to correct, amend or delete the information subject to dispute. We will file your statement with the disputed personal information and make any person who reviews your file aware of your statement. We will also furnish your statement to any person who has received personal information from us with the two (2) preceding years and any insurance support organization whose primary source of personal information is an insurer.

You should know that personal information obtained from a report prepared by any insurance support organization may be retained and disclosed to other persons in the future.

You can submit your request for additional information or your request to amend your information to:

Trusted Resource Underwriters Exchange

<Address>

<City, ST, Zip>

5. What security procedures do we use?

We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to protect the confidentiality of nonpublic personal information. We restrict access to nonpublic personal information to those employees who need to know that information to provide products or services to you. We take reasonable measures to ensure the companies we use as our business partners support our commitment to protecting the privacy of our subscribers in their handling of our subscriber's personal data. We require service providers and others to keep your information strictly confidential and to use the information solely on our behalf, and as directed by us, and we require them to protect this information as we would. We maintain physical, electronic and procedural safeguards to protect and safeguard your non public personal information.