

NCJUA/NCIUA PRIVACY/SECURITY STATEMENT

We are committed to protect the privacy and security of the personal information that we collect about applicants for coverage and insureds. This policy statement is intended to help understand how we collect, handle and safeguard that information. We treat the personal information of our applicants and insureds in a confidential manner. We do not provide information to non-member companies for the purpose of marketing their products or services to our applicants or insureds. We do not disclose any non-public information about our current or former applicants or insureds to anyone, except as permitted by law.

INFORMATION COLLECTION – Information we collect about applicants and insureds may come from them, their insurance agents, applications, inspections, investigations and other sources and will not be given to anyone without the applicant's or insured's consent, except when necessary to conduct our legitimate business and when it is permitted by law. The information we collect may include data necessary to enable us to determine eligibility for coverage, to issue and service a policy, to investigate and adjust losses, to settle or defend claims, and may include prior claims history.

DISCLOSURE INFORMATION – There are some disclosures, which may be made without the applicant's or insured's prior authorization. These include disclosures to:

- (1) Other insurance companies, producers, inspectors and reinsurance companies as it may be needed in connection with any application, policy or claim involving our applicant or insured.
- (2) Adjusters, appraisers, investigators and attorneys who need the information to investigate, settle or defend a claim involving an applicant or insured;
- (3) Insurance support organizations established to collect information for the purpose of protecting and preventing insurance crimes or fraudulent claims;
- (4) Our member companies.

In addition, we may provide information to the North Carolina Department of Insurance in connection with its regulatory authority and to other governmental or law enforcement authorities to protect our legal interest or in cases of suspected fraud or improper activities.

SECURITY INFORMATION – We have established procedures to maintain physical, electronic and procedural safeguards to maintain the confidentiality of the non-public personal information of our applicants and insureds. Appropriate measures are taken to ensure that access is available to only those individuals who need to know that information in order to provide our products and services.

ONLINE SECURITY - NCJUA/NCIUA uses 9 Secure Sockets Layer (SSL). This keeps all information confidential when it is sent between our web site and your computer. Please be careful about the information you give us in e-mail. As with any public web site, this communication may not be secure.

Applicants and insureds may request access to all personal information, which we have collected. This request should be sent to: Manager, North Carolina Joint Underwriting Association/North Carolina Insurance Underwriting Association, Post Office Box 8009, Cary, North Carolina 27512. They may call us at (919) 821-1299 between 8:00 a.m. and 4:15 p.m. Monday through Friday. If we are unable to resolve their concerns or answer their questions, we will refer them to the North Carolina Department of Insurance.

(Revised On July 15, 2005)