

## Privacy policy

Written by Admin2

Saturday, 15 November 2014 21:18 - Last Updated Saturday, 15 November 2014 21:30

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At the Choices Insurance (Choicesins), we are committed to providing you with the best insurance products backed by consistent, top-quality service. While personal information about you is fundamental to our ability to do this, your privacy is also very important to us. This notice will tell you about our privacy policy and the practices we use in handling our nonpublic personal information.

What kind of personal information do we collect about you and from whom?

Choicesins obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may also collect personal information about you from any of your other transactions with us, our affiliates, or others. Third party sources of personal information might include, government agencies, consumer reporting agencies, courts, and other public records. The types of personal information we gather depends on the nature of your insurance transaction. For auto insurance, we quite often obtain information from your motor vehicle records. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims. At times we may review personal information contained in consumer reports provided to us by a consumer reporting agency. The agency that prepares a consumer report for us may retain that report and disclose it to other persons as permitted by law.

What do we do with the personal information collected about you?

Personal information that has been collected about you may be retained in both our records and in your agent's files. We review it in evaluating your request for insurance coverage and in determining your rates. We will also refer to and use such information in our policy records for purposes related in issuing and servicing insurance policies and settling claims. We do retain information about our former customers in our files for Insurance Department market conduct purposes and for use in handling claims submitted to us after policy termination. If coverage is declined or the charge for coverage is increased because of information contained in a

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consumer report we obtained, we will tell you as required by state law and the federal Fair Credit Reporting Act. We also will give you the name and address of the consumer reporting agency making the report.

How do we safeguard the personal information in our records?

Choicesins uses a variety of physical, electronic, and procedural safeguards to protect the confidentiality and security of your personal information in our possession. We also limit our employees' access to your personal information to those with a business reason for knowing such information. Choicesins also instructs our employees so that they will understand the importance of the confidentiality of personal information, and takes appropriate measures to enforce employee privacy responsibilities.

To whom do we disclose personal information about you?

We do not disclose any personal information about our customers or former customers, except as permitted by law. That means we may make disclosures to the following types of third parties, if necessary, without your consent:

- Our affiliated property and casualty insurance companies;
- Your independent agent or broker;
- Parties who perform a business, professional, or insurance function for our company;
- Independent claims adjusters, appraisers, investigators, medical professionals, and attorneys who need the information to investigate, defend, or settle a claim involving you;
- Businesses that conduct scientific research, including actuarial or underwriting studies;
- Consumer reporting agencies as reasonably necessary in connection with any application, policy, or claim involving you;
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims;
- Insurance regulatory agencies in connection with the regulation of our business;
- Law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities;
- Certificateholders or policyholders for the purpose of providing information regarding the status of an insurance transaction; or
- Lienholder, mortgagees, lessors, or other persons shown on our records as having a legal or beneficial interest in your policy.

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How can you find out about personal information we have about you?

You are entitled to know what kind of personal information we keep in our files about you, to have reasonable access to it, and to receive a copy. Contact us at any of the ways provided at the end of this notice if you have questions about what personal information we may have on file. Tell us what information you would like to receive. Provide your complete name, address, and all policy or claim numbers issued to you by us. Within thirty (30) business days of receipt of your request, we will inform you in writing of the nature and substance of locatable, retrievable, and available recorded personal information about you in our files. You may review this information in person or receive a copy at a reasonable charge. We will also identify any person or organizations listed in our records to whom we have disclosed this information within the past two (2) years. In addition, you will be given the name and address of any consumer credit reporting agency that prepared a report about you so that you can contact them for a copy of that report if you wish. After you have reviewed the personal information about you in our file, you can contact us if you believe it should be corrected, amended, or deleted. Tell us what you think is wrong and why. We will consider your request and within thirty (30) business days either change our files or tell you that we did not and the reason. If we do not make changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant, or fair information and explaining why you believe the information on file to be improper. We will notify persons designated by you to whom we have previously disclosed the information of the change of your statement. Subsequent disclosures we make also will include your statement.

### Domestic Abuse Procedure

In addition to the aforementioned privacy policies, we have additional procedures in place to handle personal information regarding persons who are victims of domestic abuse. If you wish to claim domestic abuse status or invoke Choicesins's domestic abuse safeguards, please contact us as set forth below.

### How to Contact Us

Use any of the following methods to reach us. Remember to include your name, address, policy, or claim number.

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### [Contact us Page](#)

The Choices Insurance include: Choicesins Mutual Insurance Company and All America Insurance Company.

### Internet Privacy Policy

The Choices Insurance (Choicesins) are just as committed to protecting your privacy on the Internet as we are for traditional insurance services. We encourage you to read the following Privacy Policy for information regarding our Internet specific privacy measures. For all other privacy related matters please read the general Privacy Notice preceding this section.

While you are using our site, Choicesins collects information on the pages you have visited and the contents of those pages, any information you input, your time of visit and related session information, your requested page, and the status of your request (successful reply). This information enables us to tell which areas of the site are of most interest to our visitors. We use this information to manage and customize our web site content, layout, and services, to improve our site and enhance customer service.

Some web sites store information in a small file called a "cookie." The improper use of cookies and other such technologies has generated much anxiety for users of the Internet. Choicesins uses a temporary session cookie to assign a session ID during your visit to our site. The session ID is for internal maintenance including problem identification and resolution. It does not leave any retrievable information on the hard drive of your computer, and expires when your visit ends or the browser is closed.

If you choose to contact us by email, your email address will be revealed to us in the message you send. If you are a policyholder and choose to set up an online access account to your billing, policy, or claim information, you will be required to provide us with your email address when registering for the first time. Your email address is used as part of our security process and will be your contact address should you forget your private password or used id. Likewise if

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you choose to participate in some of our online electronic services, we will need your email address to provide the requested services. Your email address will only be used by Choicesins or your independent agent or broker for the specific purpose of responding to your comments, questions, or communicating information to you about your insurance policy(s). We will never sell your email address or share it with any others except as permitted by law.

As a policyholder, when you initially register for an online access account, you will be providing us with a unique password and user id that you create. This information will be used identify and authenticate you before allowing access to your account on any subsequent visits. At the same time you initially set your password and user id, you will be asked to select a unique security question and personal answer. Your security question and answer will be used to authenticate you and reset your account if you would happen to forget your password or user id. This private information is intended for our internal use only and is protected by our internal security measures.

This site employs security measures to help protect against loss, misuse and alteration of the information under our control. The personal information you provide, including your credit card information, is secured using industry standard Secure Sockets Layer (SSL) encryption technology. SSL technology is used to prevent such information from being intercepted and read as it is transmitted over the Internet. The encrypted information goes to a secure site where your information is stored on restricted-access computers. Choicesins maintains security procedures to help prevent unauthorized access to your information. These procedures are tested and audited periodically to determine their integrity.

Transmitting information or sending e-mail messages via the Internet is never completely secure. They may be intercepted, collected, used or disclosed by others. We are not responsible for the security of any confidential communication you send to us via the Internet. We encourage you to communicate confidential information either through the mail, express delivery service, or by telephone.

Our web site contains links to other web sites. Please note that when you click one of those links, you are moving to another web site. We encourage you to read the Privacy Statements of these linked sites as their privacy policy may differ from ours.

Complaints or questions about the Internet privacy statement should be directed to:

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