Notice of Privacy Policy

Federal law requires that certain companies inform consumers of how their non-public personal information is treated.

FCCI Insurance Group* and its affiliated companies value the confidentiality of the non-public personal information we receive concerning our consumers. We reserve the right, in our sole discretion, to change, modify or otherwise update this Policy from time-to-time.

Why Do We Collect Information?

All financial companies, including us, need customers' personal information to run their everyday business. We collect and use information necessary to administer policies or surety bonds, handle claims and provide our consumers with efficient service.

How Do We Use Your Personal Information?

We use your information to:

- Administer your insurance policy or surety bond, including handling claims and operating our business
- Communicate with you about your service, product or claim
- Improve and analyze our services, products and websites
- Comply with legal requirements
- Protect the safety and security of our services and products and detect fraud
- Maintain our records
- Develop and improve analytic models used in our business
- Market and advertise to you

Additional uses may be described to you at the point of collection.

How Do We Collect Information?

We collect non-public personal information about our consumers from various sources. Most of the information we obtain comes directly from our consumers as part of the application process, from claims reporting or through our websites. We collect and maintain information we develop based on our consumer's transactions with us and our affiliates. We may obtain information such as motor vehicle reports, medical records, claim reports or property inspection reports from non-affiliated third parties. We may also obtain information from consumer reporting agencies, state agencies, service providers and data providers in compliance with appropriate laws and regulations. Additionally, we may collect publicly available information about our consumers.

What Information Do We Collect?

We may collect the following categories of information. The list of examples is not exhaustive, and other information may be collected depending on our relationship with you.

Category	Examples
Personal Identifiers	Name, postal address, phone number, email address, IP address, account number, account name, online identifier, date of birth, social security number, driver's license number or other similar identifiers
Personal Characteristics	Age, sex, marital status, national origin, citizenship, religion, disability, convictions, genetic information, and other physical characteristics
Commercial Information	Insurance policy number, personal property, medical information, account name, account information, financial information, driving record, claims record, company details
Biometric Information	Voice, photo, call or video recording
Internet or Network Activity	Information regarding your interaction with our website, browser type, internet service provider, cookies, mobile device information, browsing history
Geolocation	IP Address, physical address, telephone number, state, municipality, physical location
Audio, Electronic, Visual	Voice, photo, video recording
Professional or Employment Information	Job titles, employment history, email and text messages on company devices
Inferences	Preferences, behaviors, characteristics derived from personal information collected
Sensitive Personal Information	Social Security number, driver's license number, state identification number, account log-in, personal health information, or any financial information you may provide to us

Do We Share Information?

FCCI Insurance Group shares all information, except for creditworthiness information, with its affiliated companies to administer policies and provide our consumers with efficient service. We may share information to provide you with the products and services you requested, to offer you additional products and services from us or from others, comply with reporting and other legal requirements, and to otherwise conduct business.

FCCI Insurance Group and its affiliated companies do not disclose non-public personal information concerning our consumers to non-affiliated third parties, except as permitted or required by law. Such non-affiliated third parties include our authorized insurance agents, service providers who perform business services on our behalf, and claims-related businesses. We share such information for our everyday business purposes, such as processing your transactions, maintaining your account(s), or responding to court orders and legal investigations. We may share information with others if it has been de-identified and cannot be used to reasonably identify you.

FCCI Insurance Group applies the same privacy policy to former and current consumers.

Online Tracking

Please see our Website Privacy Policy for more information on how we track the use of our websites. We use Google Analytics to capture information about the use of our website. You may opt out of such tracking by downloading a browser opt-out extension at https://tools.google.com/dlpage/gaoptout.

Can I Limit This Sharing?

Federal law gives you the right to limit sharing when:

- It is sharing for affiliates' everyday business purposes concerning information
- about your creditworthiness
- Affiliates use your information to market to you
- It is sharing for non-affiliates to market to you

We do not share your information for any of these purposes, except for non-affiliate marketing, as provided through the use of Google Analytics, described above in Online Tracking and in our Website Privacy Policy. You may opt-out as described therein.

How Do We Protect the Information?

FCCI Insurance Group takes reasonable steps to ensure that the privacy of non-public information is maintained. FCCI Insurance Group maintains physical and electronic safeguards to protect the information we acquire. These measures include computer safeguards and secured files and buildings. We periodically review and test our electronic systems to assess the strength of our security precautions.

Artificial Intelligence Disclosure

FCCI Insurance Group uses artificial intelligence (AI) systems in its day-to-day operations, including administering policies or surety bonds and reviewing and investigating claims. While FCCI Insurance Group may use some generative AI in its operations, all such results impacting a claim or underwriting decision are reviewed and analyzed by a person. We will disclose to consumers when they are interacting directly with AI systems, such as a chatbot. The terms of this Privacy Policy also cover data provided to AI systems.

Kentucky Vehicle Insurance Notice

Pursuant to KRS § 189.632, we are required to notify you that automated license plate reader (ALPR) data may be used to enforce the insurance contract.

Questions

If you have any questions regarding this privacy policy, please send a written request to:

By Mail:
FCCI Insurance Group
Attention: General Counsel
6300 University Parkway
Sarasota, FL 34240-8424

By E-mail:
ComplianceDepartment@fcci-group.com

* The FCCI Insurance Group includes the following insurance carriers: Brierfield Insurance Company, FCCI Insurance Company, Monroe Guaranty Insurance Company, FCCI Specialty Insurance Company and National Trust Insurance Company.

Affiliates are companies related by common ownership or control. They can be either financial or non-financial companies. Our affiliates include FCCI Services, Inc.

Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.

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