

Website Privacy Policy

I. PRIVACY POLICY FOR SOCIAL SECURITY NUMBERS (P.A. 08-167)

At **Blue Leaf Claims, Inc.** we may collect certain personal information, including Social Security numbers, in the course of our business from (i) employees and applicants; and (ii) clients, customers, suppliers, independent contractors, creditors, debtors and others. We will take what we believe to be reasonable steps to protect the confidentiality of the Social Security numbers we collect. How do we protect the confidentiality of Social Security numbers?

We protect the confidentiality of the Social Security numbers we collect in the course of business by maintaining what we believe to be reasonable physical, electronic and procedural safeguards to protect their confidentiality, including steps to:

- Protect the confidentiality of Social Security numbers.
- Prohibit unlawful disclosure of the Social Security numbers.
- Limit access to the Social Security numbers.

II. WEBSITE PRIVACY POLICY

At **Blue Leaf Claims, Inc.** we are committed to protecting your privacy as a visitor to this website and as our prospective or current client, customer, or employee. We appreciate your business and the trust you have placed in us. We are committed to protecting the personal information and data we obtain about you.

Blue Leaf Claims, Inc. is the owner of the information which is collected on this website. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

Information Sharing and Opt Out:

We do not sell your personal information to anyone for any reason. We do not share it, except for the reasons described below, which are permitted by federal and state law. Therefore, there is no need for you to opt out. If we change our policy, we will tell you and give you a chance to opt out before we share your information.

Confidentiality and Security:

We use physical and technical safeguards to protect your information. We restrict access to your information to those who need it to perform their jobs. Third-party business partners are bound by law to use the information only for our purposes. They may not disclose it or use it in any other way. We comply with all data security laws.

Protecting Information Gathered:

We restrict access to nonpublic personal information about you to those employees and agents who need to know that information to provide products or services to you. This information is kept internal except when required or permitted by law, and is not available to the general public. We maintain physical, electronic, and procedural safeguards that comply with applicable regulations to guard your nonpublic personal information.

Collecting Your Personal Information:

We collect personal information about you from different sources. We also collect personal information from you, or from third parties about you, as part of the application and servicing process. We also collect information from your transactions with our affiliate or sister companies, others, or us. We may collect information from a consumer-reporting agency, employer or a medical provider. This collection depends on the product or service you request, or the services we are providing. We may ask you to provide your personal information to us when you send an e-mail to us from this website.

Some examples of personal information are:

- ✓ Information we receive from you on insurance and employment applications, other applications, claim forms, loss history, recorded interviews, other investigative sources and other forms, such as your name, address, social security number or tax payer ID number, drivers license number(s), date of birth, email address(es), telephone number, fax number, household information, and business information;
- ✓ Information about your transactions with us and our service providers such as accident information, employment or medical information, or other personal information related to claims;
- ✓ Information we receive from consumer reporting agencies, Motor Vehicle Departments, and inspection services; and
- ✓ Information received from insurance companies regarding your claims serviced by us.

Sharing Information Gathered:

We may share information about you in the normal business of conducting insurance and claim administration operations, such as investigating, evaluating and administering your claim(s). We are permitted by law to share information about you when you become a client, customer or claimant, with, for example:

- ✓ A third party that performs services for us, such as claims investigation and adjusting activities, automobile and property appraisals, or the detection of fraud or misrepresentation;
- ✓ Any of our affiliated companies;
- ✓ Insurance regulatory authorities and reporting agencies;
- ✓ Your State Motor Vehicle department to obtain a report of any accidents or convictions;
- ✓ Law enforcement agencies or other governmental authorities to report suspected illegal activities;
- ✓ Persons or organizations conducting insurance actuarial research studies, subject to appropriate confidentiality agreements; and

- ✓ As otherwise permitted or required by law.

We are also permitted by law to disclose the following information to companies that perform marketing services on our behalf or with which we have joint marketing agreements, including:

- ✓ Information we receive from you on applications or other forms such as your name, address, social security number or tax payer ID #, drivers license number(s), email address(es), date of birth, insurance coverage, vehicle and driver information, and certain claims information;
- ✓ Information about your transactions with us, our affiliates or others, such as your insurance coverages, vehicle and driver information, and claim information ; and
- ✓ Information we receive from third parties such as a consumer reporting agency, or your motor vehicle records and claims history.

III. INTERNET POLICIES

What Information Does Blue Leaf Claims Collect From Web sites?:

Blue Leaf Claims may collect the information you provide when you:

- ✓ Request information from one of Blue Leaf Claims' Web sites.
- ✓ Use online tools and calculators.
- ✓ Apply online for products or services.
- ✓ Subscribe to online services.
- ✓ Complete an online form.
- ✓ Conduct transactions online.
- ✓ Apply for a job online.

Blue Leaf Claims contracts with certain unaffiliated business partners who help us deliver online products and services. They may keep the information you provide. Other online activities are listed below.

Visitor Data:

- ✓ Blue Leaf Claims collects site-aggregate and customer-specific information about the pages you view on our site. We log IP addresses, browser and platform types, domain names, access times and referral data. We also collect information a customer volunteers on surveys and electronic forms. This information is used to improve our Web sites.
- ✓ Blue Leaf Claims gathers data on its Web sites. This is a standard industry practice and is used to find out how visitors use our site. We collect aggregate information on the public areas of our Web site. We also collect information on an individual basis on areas of our Web site that require visitors to logon using an ID and password. We may collect the following data:
 - How many people visit our Web site.
 - The pages they visit and the features they use.
 - How long they stay on our Web site.
 - The Web site people come from before reaching our Web site.

Use of "Cookies":

We store a cookie on your computer when you visit our Web site. A cookie is a tiny piece of information that is required to create and maintain a secure session. Cookies let you request information and do business online. Cookies do not have confidential or personal information. They do not track a user after leaving our Web site. We use a third-party tracking utility, which may set cookies, to analyze how users move within our Web site.

Other Online Security:

We also use a Secure Sockets Layer (SSL). This keeps all information confidential when it is sent between our Web site and your computer.

E-mail:

We keep the e-mail you send to us. If you agree to receive e-mail messages from us, we will keep the information you give us to send e-mail of specific interest to you. If you choose to send us e-mail, we keep your e-mail, your e-mail address, and our reply. Please be careful about the information you give us in e-mail. As with any public Web site, this communication may not be secure.

Web Links:

It is important to note that other companies or organizations may have links on Blue Leaf Claims' Web sites. We are not responsible for the collection, use, or security of information by the companies or organizations outside of the Blue Leaf Group of companies. Please read the privacy policy of Web sites reached through the use of links from Blue Leaf Claims Web sites.

Why does Blue Leaf Claims Collect Information on its Web sites?:

Blue Leaf Claims or our business partners use the information from our Web sites for many purposes:

- ✓ Edits and feedback
- ✓ Marketing and promotions
- ✓ Analysis of user behavior
- ✓ Product development
- ✓ Content improvement
- ✓ Informing advertisers how many visitors have seen or clicked on their advertisements
- ✓ Customize Web site content and layout

How You Can Review Your Personal Information:

Generally you have the right to review and receive a copy of the recorded personal information about you contained in our files, except for certain legal documents. You have the further right to request that we correct any of this information. To exercise these rights, you must send us a notarized request at the address set forth below stating your complete name, address, daytime phone number, and a copy of your driver's

license or other personal identification. If you believe any information is incorrect, we will investigate and correct it if we can substantiate the error. Even if we do not correct the information, you have the right to file with us a written statement of dispute, which we will include, in any future disclosure of information.

How To Contact Us:

If after reading this, you have any questions about our privacy policy or information contained in our files about you, please write to us at the following address:

**Blue Leaf Claims, Inc.
230 B Mountain Road
Suffield, CT 06078
Attn: Privacy Compliance Officer**

Right to Change Policy:

We reserve the right to change this Privacy Policy without providing you with advance notice of our intent to make the changes.