



Privacy Policy

North American Risk Services (NARS) recognizes that privacy is an important and protected right. This Privacy Policy pertains to the collection, use, security, and sharing of non-public personal information. It applies to all products, services and websites offered by NARS and its subsidiaries or affiliated companies. We will not collect or use non-public personal information for purposes other than those described in this Privacy Policy and/or in any supplementary privacy notices.

NARS collects data from insurance companies, agents, customers, insureds, and website visitors, and processes such information in accordance with this Privacy Policy and applicable laws in order to conduct our business.

- NARS restricts access to non-public personal information to NARS employees, contractors and agents who need to know such information in order to operate, develop or improve services. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution, if they fail to meet these obligations.
- NARS will not share your non public personal information with other non-affiliated companies for their marketing purposes without your consent.
- Our server's record information sent by the user's browser whenever our website is visited, including information like the web request, domain name, Internet Protocol address, browser type, language, date/time, and cookies that may uniquely identify the user's browser. Data is maintained in encrypted form on secure servers.
- NARS may send cookies, a small file containing a string of characters, to the user's computer. Like many companies, we may use cookies to improve your web site experience.
- Communications to NARS may be retained in order to respond to the inquiry and improve services.
- Some services are offered in connection with other web sites. Other company sites may place their own cookies on a user's computer, collect data or solicit personal information. Information provided to those sites may be sent to us. NARS does *not* exercise control over sites displayed as hyperlinks from or to the NARS site. Affiliated sites may have different privacy practices and we encourage you to review

them.

- Most browsers are initially set up to accept cookies, but users may reset the browser to refuse all cookies or to indicate when a cookie is being sent. However, some NARS features may not function properly if cookies are disabled. In such instances, NARS may be unable to provide requested services.

NARS may share non-public personal information with affiliated companies, claims representatives, service providers, consumer reporting agencies, law enforcement, courts government agencies, and other companies or individuals generally in the following limited circumstances:

- We have express authorization.
- We have a good faith belief that use, preservation or disclosure of such information is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable Terms of Service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) satisfy our obligations of providing insurance claims services or other customer/marketing services.
- We may share aggregated, non-personal public information, which does not identify an individual user.

NARS regularly reviews this Privacy Policy and takes reasonable precautions to protect against unauthorized access, alteration, disclosure or destruction of data. If we receive a formal written complaint, it is NARS' policy to contact the complainant regarding his or her concerns and investigate the issues. NARS will cooperate with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of personal data that cannot be resolved between NARS and an individual.

NARS maintains physical, electronic and procedural safeguards that comply with Federal and State law to guard your non-public personal information.

If you have any additional questions or concerns about this Privacy Policy, please feel free to contact us any time through this web site <http://www.narisk.com/>.

This Privacy Policy may change from time to time. Each version of this Privacy Policy will be identified by the effective date, and we retain prior versions of this Privacy Policy in an archive. The effective date of this Notice is March 22, 2012.