



Privacy Policy

As a third-party claims administrator, North American Risk Services, Inc. (“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 nonpublic personal information for purposes other than those described in this Privacy Policy and/or in any supplementary privacy notices.

Information We Collect

NARS may collect data about you and members of your household from insurance companies, agents, customers, employers, publicly accessible sources, vendors, service providers, contractors, medical and health vendors/providers, consumer reporting agencies, law enforcement, courts, government agencies, other companies or individuals, and website visitors and processes such information in accordance with our Privacy Policy and applicable laws. Examples of information we may collect includes the following:

- Information we receive about or from you or your insurance company on applications and other forms, including your name, gender, marital status, address, date of birth, social security number, family member information, property location, and value.
- Information we receive from consumer reporting agencies, other insurers, medical providers, and insurance support organizations, such as motor vehicle records, claims loss history, employment history, professional licenses and affiliations, date and cause of injury, disability, death, and credit report information.
- Identification numbers issued by government agencies, including passport number, tax identification number, military identification number, national resident number, or driver’s or other license number.
- In certain cases, and only as permitted by law, information about your current or former physical or mental or medical condition, health status, injury or disability information, medical procedures performed, personal habits, prescription information and medical history from medical and health providers.
- Information from financial institutions as permitted by law, including bank account number and account details, credit history and credit score.
- Information about your transactions and experiences with us, our affiliates, your insurance company, or others, such as your policy coverage, premiums, payments, and claims history.
- Analytics data developed directly or through third-party analytics tools and services.
- Communications with NARS may be retained in order to respond to the inquiry and improve services, including recordings of telephone calls to our staff and offices.
- 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.
- 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.

Use of Personal Information

We may use the personal information that we collect to communicate with you and others about managing your claim, to evaluate and process your claim, to conduct customer surveys, to manage disputes and legal actions, to improve claims processes, procedures, quality, security, and training, to detect, prevent, or otherwise address fraud, security or technical issues, to manage our business operations, to comply with internal policies and procedures, including subrogation, salvage, quality assurance, auditing, accounting and billing, IT systems, data and website hosting, to resolve complaints, and to cooperate with applicable federal, state and local courts and laws including laws regarding money laundering, and government requests for information, including the Centers for Medicare and Medicaid Services, and to recruit and evaluate candidates in the employment process.

How We Protect Customer Information

We maintain strict physical, electronic, cyber and procedural security measures that comply with applicable federal and state laws to protect your customer information. We also restrict access to your customer information to only those individuals who need to know that information to operate, develop, provide or improve products or services to you. All employees, agents, affiliates, and third parties are required to adhere to our privacy standards and use customer information only for legitimate business purposes.

Information We Share

NARS does not disclose any information about our customers or former customers to anyone except as permitted by law. NARS may share personal information with affiliated companies, claims representatives, IT representatives, external third-party service providers such as service providers, vendors, appraisers, mediators, contractors, accountants, medical professionals, claims experts, actuaries, auditors, experts, lawyers and other outside professional advisors, consumer reporting agencies, law enforcement, courts, government agencies, financial institutions, credit bureaus and reporting agencies, and other companies or individuals generally in the following 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 will not share or sell your non-public personal information with other nonaffiliated companies for their marketing purposes without your consent.

You have the right to understand how we use the customer information we collect. Please contact us if you have any questions.



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.

If you have any additional questions or concerns about this Privacy Policy, please feel free to contact us at our address. This Privacy Policy may change from time to time.

If you want information on California Consumer Privacy Act Disclosure, [click here](#).

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