

California Consumer Privacy Act Disclosure

The state of California enacted the California Consumer Privacy Act of 2018 (“CCPA”) to further Californians’ right to privacy by giving CA residents an effective way to know of and control their personal information collected by companies doing business in CA.

North American Risk Services, Inc. (“NARS,” “we,” or “us”), as a third-party insurance claims administrator, is committed to keeping your personal information secure and provides this Disclosure to explain how we collect, use, and disclose personal information relating to California residents.

What is Personal Information

The CCPA defines “Personal Information” as information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked with a California resident or household. The CCPA, however, does not apply to publicly available information lawfully made available from federal, state, or local government records, or information subject to other federal laws such as the Gramm-Leach-Bliley Act regarding information collected when a CA consumer requests and/or obtains insurance financial products and services.

What are a Consumer’s Rights?

A CA consumer shall have the right:

- 1) to request the following information:
 - a. The categories of personal information we have collected.
 - b. The categories of sources from which personal information is collected.
 - c. The business purpose for collecting personal information.
 - d. The categories of third parties with whom we share personal information.
 - e. The specific personal information we have collected about the consumer.
- 2) to request a list of the categories of personal information we have collected and disclosed about CA consumers for business purposes in the previous 12 months.
- 3) to be free from discrimination because the consumer exercised any of the rights under the CCPA.
- 4) to request deletion of any personal information about that CA consumer. However, we are not required to delete personal information where a CCPA exception exists. For example, we do not have to delete personal information that is needed to provide our services, detect security incidents and protect against illegal activity, or engage in statistical research in the public interest.

Our Collection, Use, and Disclosure of Personal Information

The specific personal information we collect, use, and disclose will depend on our specific relationship or interaction with that individual. We collect and disclose personal information in a variety of situations, including, personal information on individuals who may be pursuing an insurance claim for benefits or damages, or applying for or maintaining employment, or persons who provide vendor services.

In the past 12 months, we have collected and disclosed the following categories of personal information relating to CA consumers:

- 1) Identifiers, such as name, address, Social Security number, e-mail, address, drivers’ license number or similar identifier;

- 2) Personal information, as defined in California law, such as education, employment history, financial and health information, and contact information;
- 3) Characteristics of protected classifications under California or federal law, such as sex and marital status;
- 4) Commercial information, such as transaction and account information, and records of personal property, or services provided;
- 5) Internet or other electronic activity information, such as browsing history and interactions with our website;
- 6) Geolocation data, such as device location;
- 7) Audio, electronic, visual, or similar information, such as call and video recordings;
- 8) Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

The purposes for which we use personal information depends on our relationship or interaction with a specific CA resident. We may use personal information to process, investigate, manage and adjust claims, operate our business, provide our products and services, employment, vendor management, and to accomplish our business purposes, including, research and data analysis, detection and prevention of fraud, subrogation, salvage and deductible collections, loss control, processing of workers' compensation claims, litigation management, risk management, auditing, responding to state departments of insurance and other legal functions, our systems and infrastructure.

Please note that we do not sell your personal information to third parties.

The Categories of Sources from Which Personal Information is Collected

NARS collects data from insurance companies, agents, customers, employers, publicly accessible sources, vendors, medical and health vendors, contractors, and website visitors and processes such information in accordance with our Privacy Policy and applicable laws.

The Categories of Third Parties from With Whom We Share Personal Information

NARS shares personal information with other companies or individuals in the following limited circumstances:

- 1) We have express authorization, or;
- 2) NARS restricts access of personal information to NARS employees, vendors, medical and health vendors, healthcare providers who provide independent medical examinations, insurance carriers, legal counsel, your employer, medical equipment companies, claims adjusters, companies that structure settlements/annuities and determine lifespans and state and other government agencies, the Centers for Medicare and Medicaid Services, 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, if they fail to meet these obligations. 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) protect against imminent harm to the rights, property or safety of NARS, its users or the public as required or permitted by law.

3) We may share aggregated, non-personal information, which does not identify an individual user.

How to Make Requests

If you are a California resident, you may make a request for the disclosures described above or to delete personal information by contacting us at:

- (800) 315-609; or
- privacy@narisk.com [Click here](#)

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