

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 (“Policy”) pertains to the collection, use, security, and sharing of personal information. It applies to all products, services and websites offered by NARS and its subsidiaries or affiliated companies. This Policy does not apply to any third-party websites, applications or portals linked to NARS’ sites. Those websites and services are governed by the privacy policies that appear on those sites and applications. We will not collect or use personal information for purposes other than those described in this Policy and/or in any supplementary privacy notices. If you are a California resident, please see the California Consumer Privacy Act Disclosure for more information.

Information We Collect

NARS may collect information about you or your household that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or a household member (“personal information”). We may collect personal information 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 NARS processes such information in accordance with our Policy and applicable laws.

Personal information does not include publicly available information, such as information lawfully made available from government records, information we have a reasonable basis to believe is lawfully made available to the general public by you or by widely distributed media, or by a person to whom you have disclosed the information and not restricted it to a specific audience, or deidentified or aggregated information.

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, geolocation information, domain name, browsing history, Internet Protocol address, browser type and location, unique device id, 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 run our day-to-day business operations, 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 evaluate and improve claims processes, procedures, quality, security, and training, to better understand how you access and use our sites and the products and services available (both on an aggregated and individualized basis), to investigate, enforce, and apply this Policy and our Terms of Use, and to otherwise protect our own rights and interests, to detect, prevent, or otherwise address suspected fraud, potential threats to the safety of any person, violations of this Policy or our Terms of Use, or as evidence in litigation, security or technical issues, to manage our business operations, to consider and implement mergers, acquisitions, reorganizations, refinancing, and other business transactions, and for the administration of our general business, accounting, recordkeeping, and other legal functions, 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, laws and law enforcement 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.

Our services are not designed for children, and we do not knowingly collect personal information from children under the age of thirteen (13). If we learn that we have received information directly from a child who is under the age of 13, we will delete such information from our systems. If you are a parent or legal guardian and you believe we have collected your child's information in violation of applicable law, please contact us.

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 personal information. We also restrict access to your

personal 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 personal 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 and as described above in Use of Your Personal Information. NARS does not sell your personal information. NARS may disclose 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:

- As authorized by law.
- 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, or de-identified personal information, which does not identify an individual user.
- NARS will not share or sell your personal information with other nonaffiliated companies for their marketing purposes without your consent.

We do not sell personal information for monetary or other consideration, and we do not share your personal information for cross-context behavioral advertising. We have also not sold or shared the personal information of consumers under 16 years of age.

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.

This Policy is current as of the Date below. We may change this Policy at any time and from time to time. Any amendments or modifications to this Policy will become effective immediately upon posting. This Policy may change from time to time.



By using the services or by consenting using a consent mechanism where provided you signify your consent to this Policy and this site's Terms of Use. If you do not agree to this Policy or the site's Terms of Use, please do not use the services. The services are not for use within any country or jurisdiction or by any persons where such use would constitute a violation of law. If this applies to you, you are not authorized to access or use any of the Services.

We retain the Personal Information we collect only as reasonably necessary for the purposes described in this Privacy Policy. We will retain certain Personal Information for as long as it is necessary to comply with our tax, accounting and recordkeeping obligations, for fraud investigative purposes, for purposes of any relevant statute of limitations, to administer certain policies and coverage, and for research and development purposes, as well as an additional period of time as necessary to protect, defend or establish our rights, defend against potential claims, and to comply with our legal obligations. From time to time, we may also deidentify your Personal Information, retain it and use it for a business purpose in compliance with state laws.

Additional Notice to California Residents.

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

If you have questions about this Policy or our privacy practices, please contact us using the contact information provided below.

- (800) 315-609;
- privacy@narisk.com; or

North American Risk Services, Inc.

Attention: Privacy Inquiries

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