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Notice of Information Practices

Pursuant to 15 U.S.C. § 1681 et seq. (1982) and N.J.S.A. 17:23A-1 et seq.

The information you provide to us is important. We review it in our evaluation of your request for coverage and in determining rates. It may not be the only information about you or persons to be insured under your policy that we consider. In accord with the Federal Fair Credit Reporting Act and New Jersey's insurance information privacy law, we would like to briefly describe our practices as they relate to information gathered in connection with insurance transactions.

We may need additional information from you or other individuals proposed for coverage. Motor vehicle records, court records or other public records might be reviewed. A photo of any property to be insured might be taken. We also might obtain information from third parties, such as other insurance companies or a consumer reporting agency. A consumer report from such an agency may contain information as to credit worthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics or mode of living. An investigative consumer report containing the same type of information may be obtained through personal interviews with neighbors, friends, associates, acquaintances, or others who may have knowledge concerning those items of information.

If coverage is declined or the charge for coverage is increased either wholly or partly because of information contained in a consumer report, we will tell you. We also will give you the name and address of the consumer reporting agency making the report.

It is possible that an investigative consumer report may be made. Within a reasonable time after receiving this notice of our information practices, you have the right to file a written request for and promptly receive a written disclosure as to the nature and scope of the investigation. You also will have the right to ask to be personally interviewed. Information you give during the interview will be included in the report sent to us. Upon written request and identification, you have the right to receive a copy of your investigative consumer report. Information about you gathered by the agency in making a consumer report or investigative consumer report may be kept by the agency and provided to others to the extent allowed by law.

Information about you in our records may be kept and may be referred to for purposes relating to the issuance and servicing of coverage and settling claims. We will not disclose information about you to others without your written consent unless the disclosure is necessary to conduct our business. The law permits us to share information about you without your prior consent under certain circumstances. Examples of these include disclosures to:

- parties who perform a business, professional or insurance function for our company, including companies from which we purchase reinsurance coverage;
- adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you;
- businesses that help us with data processing or marketing;
- businesses that conduct scientific research, including actuarial or underwriting studies;
- other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy or claim involving you;
- insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims;
- medical care institutions or medical professionals to verify coverage or conduct an audit of services;

Sample

- State Insurance Departments in connection with the regulation of our business;
- law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities;
- authorized persons as ordered by a subpoena, warrant or other court order or as required by law;
- certificate holders or policyholders for the purpose of providing information regarding the status of an insurance transaction; or
- lienholders, mortgagees, assignees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

You have the right to know what kind of information we keep in our files about you, to have reasonable access to it and receive a copy. Write to us if you have questions about what information we may have on file. Tell us what information you would like to receive. Provide your complete name, address, date of birth, type of policy held or applied for and all numbers of any policies issued to you by us. Certain types of information generally collected when evaluating claims or possible lawsuits need not be disclosed to you.

Within thirty business days of receipt of your request, we will inform you in writing of the nature and substance of locatable and retrievable recorded personal information about you in our files. You may review this information in person or receive a copy at a reasonable charge. We will also identify the person or organizations to whom we have disclosed this information within the past two (2) years. In addition, you will be given the name and address of any consumer reporting agency which prepared a report about you so that you can contact them for a copy.

After you have reviewed the personal information about you in our file, you can write to us if you believe it should be corrected, amended or deleted. Tell us what you think is wrong and why. We will consider your request and, within thirty business days from the date of receipt of your written request, either change our files or tell you that we did not and the reason. If we do not make changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant or fair information and explaining why you believe the information on file to be improper. We will notify persons designated by you to whom we have previously disclosed the information of the change or your statement. Subsequent disclosures we make also will include your statement.

Correspondence about this notice or requests for information in accord with your rights under the law should be directed to FIC at the address listed at the bottom of this page.

Sample