

Privacy Notice

National Flood Services
As of April 2014

OUR PRIVACY POLICIES AND PRACTICES

National Flood Services is committed to integrity in all our dealings with our clients. This commitment extends to any personal information about you that we might possess or acquire. We are dedicated to providing you with high quality service, support and products while taking appropriate actions to safeguard your personal information.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) and applicable state laws generally prohibit any financial institution, directly or through its affiliates, from sharing non-public personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, including the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with GLBA and state privacy laws, we are providing you with this notice, which informs you of the privacy policies and practices of National Flood Services.

GLBA further requires that we inform you of your right to restrict sharing of your non-public personal information with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to restrict sharing of non-public personal information with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to “opt-out” of such information sharing.

OUR PRIVACY POLICY

1. Information we collect:

We collect non-public personal information about you from the following sources:

- Information we received from you on applications and other forms (e.g., name, address and telephone number, marital status, and prior insurance information).
- Information about your transactions with us, our affiliates, and others (e.g., insurance coverage selections and premiums).
- Any other information we are allowed to collect by law.

2. Information we may disclose to affiliates and non-affiliated third parties:

We also may disclose non-public personal information that we collect (as described in section 1) about customers and former customers to affiliates and non-affiliated third parties as permitted by law.

3. Non-affiliated third parties to whom we are permitted to disclose non-public personal information:

We are permitted to disclose non-public personal information that we collect, such as we have described above, to the following types of third parties that perform services on our behalf:

- Fulfillment service providers, such as envelope stuffing services, billing and enrollment services.
- Other third parties that perform services for us that are necessary to effect, administer or enforce your transaction with us (e.g., underwriters, claims representatives, agents, brokers and insurers).

4. Notification of your right to opt-out of certain disclosures:

In the future, if we decide to disclose the information we collect about you, as described above, for purposes other than those described in this notice, which are expressly permitted by GLBA and applicable federal and state regulations designed to protect the privacy of your non-public personal information, we will give you an opportunity to opt-out of such disclosures; that is, we will give you the opportunity to direct us not to make those disclosures.

SAFEGUARDING AND MAINTAINING PERSONAL INFORMATION

We restrict access to non-public personal information about you, which we hold, to those employees and others who need to know that information to provide products or services to you. Their right to further use the non-public personal information about you is limited by our employee code of conduct, applicable law and non-disclosure agreements where appropriate. We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to guard your non-public personal information.

For Minnesota Residents

The disclosure of personal information among National Flood Services and affiliates is authorized under the Minnesota Insurance Fair Information Report Act, § 72A.502, subdivision 8, which allows for disclosure without written authorization where i) the personal information is used for a limited purpose and ii) the affiliate agrees not to disclose the information for any other purpose or to unaffiliated persons.

For Montana Residents

The disclosure of personal information among National Flood Services and affiliates is authorized under Montana's Insurance Information and Privacy Protection Act, MCA 33-19-306 (12)(a) and (b), which allows for disclosure without written authorization where i) the personal information is used in connection with an audit or to enable National Flood Services to perform an insurance function and ii) an appropriate agreement is executed with the affiliate to limit the affiliate's use and disclosure of the personal information.

For New Mexico Residents

We may disclose personal information among National Flood Services and affiliates without written authorization pursuant to New Mexico's Privacy Rule, 13.1.2.1 through 13.1.3.23 NMAC. However, any such disclosure will be only to the extent necessary to effect, administer or enforce a transaction that you have requested or authorized.

For North Dakota Residents

NDCC 26.1-02-27 permits National Flood Services to disclose personal information pursuant to NDCC 45-14-01-11, which sets forth North Dakota's rules promulgated in accordance with NAIC's Privacy of Consumer Financial and Health Information and allows for disclosure where appropriate opt-out notice and opportunity has been given.

For Vermont Residents

National Flood Services is authorized to disclose personal information under Vermont's Privacy of Consumer Financial and Health Information Regulation Article IV, Sections 14(A), (B) and (C), which provide an exception to the general "opt-in" rule (which requires consumers to affirmatively agree to disclosure) where National Flood Services executes an appropriate agreement with the third party that limits the third party's use and disclosure of the personal information. National Flood Services is further authorized to disclose personal information under Sections 15(A) and (B) which provide an exception to the "opt-in" requirement where the disclosure of personal information is necessary to affect, administer or enforce a transaction that the customer authorizes. Our release of personal information is also authorized where permitted by law under Section 16(A).

Feel free to contact us if you have any questions about this Privacy Notice. The mailing and email address you can contact should you have any questions is listed below.

National Flood Services
Attn: Compliance Officer
555 Corporate Drive
Kalispell, MT 59901

compliance.officer@nationalfloodservices.com

Third Party Websites and Cookies

This website may contain links to other sites which are outside our control and are not covered by National Flood Services practices. If you access other sites using the links provided, the operators of these sites may collect information from you which will be used by them in accordance with their privacy statement. We encourage you to read the privacy statements on

other websites you visit. National Flood Services is not responsible for the content or privacy practices of linked sites or any use of those sites.

National Flood Services gathers website visitor information to improve our products and services. Website visitor information is collected on an aggregate basis. It includes how many people visit our website, pages people visit, features they use, and how long they stay on the website. Website visitor information is generally gathered using cookies.

Cookies

"Cookies" are the small files stored on your computer's hard drive as you use a website. We use both session ID cookies and persistent cookies. A session ID cookie terminates once a user closes his or her browser. A persistent cookie is a small text file stored on the user's hard drive for an extended period, and must be removed by the user.

Our website uses cookies to make your online experience more convenient. For example, we may use a cookie to store your account information between sessions and to maintain information about quotes you requested during a session. We do not collect any Personal Information from cookies and none of the information can be linked back to your Personal Information.

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