

ONLINE PRIVACY NOTICE

Last updated on May 11, 2019

Scope of this Privacy Notice

This online Privacy Notice (“Notice”) applies to the IAT INSURANCE GROUP website and any other website that links to this Notice (collectively, “Website”). This Notice also applies to and describes our practices on how we collect, use, disclose, and store information from you through the Website or other means, including by e-mail or phone. This Notice describes (i) the types of information that we collect from you; (ii) how we use the information we collect; (iii) how we may share the information we collect with third parties; (iv) the security we employ to protect the information we collect; and (v) how you may contact us and opt out of certain uses or sharing of your information.

The terms “we”, “us”, or “our” in this Notice refer to IAT INSURANCE GROUP and any affiliate or subsidiary. A list of IAT INSURANCE GROUP’S affiliates and subsidiaries is available at <https://www.iatinsurancegroup.com/about-us>.

Please review this Notice carefully. By accessing and using this Website, you signal your consent to the terms of Notice. When you submit information to us, whether online or offline, you consent to the terms of this Notice. If you do not agree with any part of this Notice, please do not provide any information to us.

We also urge that you review our Terms of Use, posted [here](#). The Terms of Use describes the terms and conditions for use of the Website, discusses the content in the Website, and information about your responsibilities when using the Website. If you access or use this Website, you also accept and agree to be bound by our Terms of Use.

International Users’ Privacy

The Website is controlled and operated by IAT INSURANCE GROUP from offices within the United States of America. The Website is operated and intended for the use of persons residing in the United States only. IAT INSURANCE GROUP, and its affiliates and subsidiaries, do not seek or knowingly collect personal information from persons residing outside the United States. The Website, or any services in connection with the Website, are not for use in any jurisdiction outside the United States. If you do not reside within the United States, you are not authorized to access or use the Website.

Children’s Privacy

IAT INSURANCE GROUP, as well as any affiliate or subsidiary, do not seek, or knowingly collect, personal information from children under the age of thirteen (13). We request that children under the age of thirteen do not provide any information to us.

Modification Without Notice

We may change the terms of this Notice at any time and from time to time. Any such modification shall be effective immediately upon posting and without notice. Your continued access and use of our Website, or your providing any information to us following the posting of a revised Notice shall signal your acceptance of the revised Notice. If you do not agree with the revised Notice, do not access or use this Website, or provide us with any information.

Consumer Privacy Notice

If you engage in business with us whereby we deliver financial services or products to you, we provide special information on our use of the information we collect, use, and share in the section at the end of this Notice titled

“Consumer Privacy Notice for Financial Services.” Please refer to that section for information on our privacy practices for delivering financial products or services.

Information We Collect

We may collect certain personal information about you when you provide it to us while using the Website, or communicate with us by phone, email, or other means. We also may collect information from third parties, such as insurance agents and brokers, in connection with our products or services you purchase, or inquire about purchasing, from us, including without limitation when you fill out application forms or seek to report a claim under an insurance policy. Such information may include your name, home address or work address (or both), gender, telephone and facsimile number(s), and email address. Other information that we may collect includes driver’s license number, social security number, tax identification number, bank account or credit card information, motor vehicle history, personal health information, and claims history. When using the Website, we also can collect your IP address, browser type, domain names, access times, and other websites you have visited via the use of cookies (discussed below).

How We May Use This Information

We may use the information we collect about you for a variety of purposes, including to provide you with, renew, or modify our products and services; to provide you with information that you request, or for other customer service related reasons; to process claims reported by you or others; to provide you with information about our products and services; to improve the quality of products or services we provide you, including your experience in navigating the Website; to comply with applicable law; to detect or prevent fraud, infringement, or other potential misuse of the Website, or our products and services. We may anonymize, aggregate or combine information we collect online or elsewhere for the above purposes or other purposes, and/or to analyze statistics on usage and trends.

We May Share Your Personal Information

We also may share your personal information. We may share your information with affiliates for the purpose of offering you products or services that you may have interest in, and/or to effect transactions, products, or services that you authorize or request. We also may share your information with our contractors or service providers to the extent necessary to allow them to assist our business in providing our products or services, and/or to perform marketing services on our behalf, including to entities with whom we have joint marketing agreements. We may share your information with non-affiliated companies. Non-affiliated companies with whom we may share your information are not permitted to use your information other than to promote their products and services to you. We may share your information, if necessary, in connection with a merger, consolidation, acquisition, divestiture or other corporate restructuring of all or part of our business. We may share your information for legal purposes, such as to protect and enforce our rights, to protect the rights, property, and safety of others, or if otherwise required or permitted by law.

Cookies

IAT INSURANCE GROUP uses cookies on the Website to improve the Website’s functionality and to track information about how visitors use the Website. This allows us to better improve users’ experience on the Website and to personalize the Website to users’ preferences. Cookies allow us to identify you as a particular user, and thus provide you with a more customized service or experience. We may use cookies to track user requests, inquiries, and traffic patterns, or to determine audience size and repeated usage. We also collect information about your activities while you are at our Website. We may log IP addresses, browser and platform types, domain names, access times, referral data (the last website or URL you visited before logging into our website and the first website or URL you visit after leaving our website), and your activity while using or reviewing our website.

You may opt out of accepting cookies by changing the settings on your browser. However, by rejecting cookies, you may prevent your use of certain functions, and you may have to repeatedly enter information in the Website in order to take advantage of services or promotions. Please note that cookies can only read the identification number created by the random generator on your computer and can only retrieve information that is directly related to the Website.

Security

We employ reasonable administrative, technical, and physical safeguards designed to protect personal information. We only allow information to be submitted for transmission if your browser is compatible with our security software. If your browser is not compatible, you will receive a message indicating your transaction cannot be completed because of a security risk.

IAT INSURANCE GROUP uses a secure server, security protocols, and security ciphers to safeguard the information you provide by encrypting it using secure transport layer security (TLS). Please note that email messages ARE NOT SECURE. Our security software does not encrypt email messages. Unencrypted email messages traveling through the Internet are potentially subject to viewing, alteration and copying by others.

If you believe that the security of any account you might have with us has been compromised, please email security@iatinsurance.com.

Passwords

In order to access certain information on our Website and to protect personal information from being accessed by others, you may be asked to create a password-protected account. You are responsible for maintaining the confidentiality of your username and password. IAT INSURANCE GROUP shall not be liable for any loss that you may incur as a result of someone else using your username and password. You may not share your password. Please see the Terms of Use – under Username and Password – for requirements and prohibitions regarding your password.

ACH Transaction, Credit and Debit Card Safety

If you pay an invoice or bill, or make a purchase, on the Website, you will be routed to our bank services link for processing of your ACH, Credit or Debit Card transaction. Your checking account, credit or debit card number is encrypted when transmitted. Encryption is used with every submission of financial information you send. Other personal information may also be encrypted when authorizing a payment.

Linked Websites

For your convenience, the Website may contain links to other websites (“Linked Websites”). Linked Websites are not under the control of IAT INSURANCE GROUP. IAT INSURANCE GROUP is not and cannot be responsible for the privacy practices of any websites not under our control, and we do not endorse any of those websites, the services or products described or offered on such websites, or any of the content contained on those websites. Before providing any personal information to such websites, please be sure to carefully review the website’s privacy notice.

How to Contact Us or Opt Out

If you have a question or would like to access and correct your personal information that you submitted to us, please address requests to the address below. If you prefer that we do not share personal information about you with our affiliates for marketing purposes, or to nonaffiliated third parties, except as otherwise permitted or required by law, you may direct us not to do so by contacting us in the manners provided below. If you prefer that we do not direct market to you via our affiliates and nonaffiliated third parties through e-mail, postal mail, and/or telemarketing, you may direct us not to do so by contacting us in the manners provided below, or by sending a request by mail to the address above.

- Postal Mail

702 Oberlin Road
Box 10800
Raleigh, NC 27605

- Telephone: 1 (919) 573-1690

- Email Privacy: privacy@iatinsurance.com
- Email Security: security@iatinsurance.com

Consumer Privacy Notice

If you engage in business with us whereby we deliver financial services or products to you, this section discloses our sharing of the information we collect and use. Financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons IAT INSURANCE GROUP chooses to share; and whether you can limit this sharing.

Sharing of Personal Information

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), coordinate insurance coverage with your broker, qualify you for coverage, process claims, identify or prevent fraud, respond to court orders and legal investigations, or insurance support organizations	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with our financial companies	YES	NO
For our affiliates’ everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates’ everyday business purposes – information about your creditworthiness	YES	NO
For our affiliates to market to you	YES	NO
For our non-affiliates to market to you	YES	YES

Limit our Sharing

Federal law gives you the right to limit only:

- Sharing for affiliates’ everyday business purposes – information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

Additional laws and individual companies may give you additional rights to limit sharing. You may opt out of such sharing by contacting us, as explained in the “*How to Contact Us and Opt Out*” section above.