

First American Insurance Underwriters Privacy Policy

First American Insurance Underwriters values our customers' trust and is committed to the responsible management, use and protection of the information entrusted to us. The following privacy policy and disclosure outlines what nonpublic personal information we collect, how we protect nonpublic personal information, and how we share nonpublic personal information.

I. Collection of Information

We collect nonpublic personal information about you from the following sources:

- Information we receive on applications or other forms;
- Information we receive from consumer reporting agencies;
- Information we receive from our employees, agents, and third party affiliates; and
- Information collected by needs analysis, telephone calls, service requests and other correspondence.
- Information we receive from physicians, which may include your medical history, current health, and treatments and medications you may be taking; and
- Information we receive from your motor vehicle reports or demographic information.

Please Note: We do not share nonpublic personal health information about you for marketing purposes. That health information is used only for underwriting products you purchase, or administering a claim, or other insurance functions by us or on your behalf, unless you or the law authorizes a distribution of greater breadth.

II. Sharing of Information

We may disclose all of the information, as described in Section I above and subject to the noted limitations, that we collect about our potential, current and former customers.

We may disclose all of the information we collect to: (i) individuals, companies or other entities that market our services; (ii) individuals, companies or other entities that provide products and/or services to First American Insurance Underwriters; (iii) individuals, companies or other entities that assist in the administration and servicing of your policies; or (iv) individuals, companies or other entities with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

III. Policies and Procedures to Protect Information

We restrict access to nonpublic personal information about you to those employees or service providers who need to know the information to provide products or services to you.

The policies and procedures used by First American Insurance Underwriters are designed to: (i) ensure the security and confidentiality of customer information, (ii) protect against any anticipated threats and or hazards to the security and integrity of customer records and information; and (iii) protect against unauthorized access to, and use of customer records or information that could result in substantial harm or inconvenience to any customer.

A. Physical Records

1. Physical safeguards are in place that comply with federal regulations to guard non-public personal information about you that is maintained in hard copy.

B. Information Systems

1. Electronic files operate under a “lock out” system whereby three failed attempts to log-on results in shutdown; the system will only be re-enabled after verification of the user by security personnel;
2. Logon identifications are issued only with specific access authorizations;
3. Passwords must be changed every ninety days;
4. Internal systems are regulated to ensure that only authorized First American Insurance Underwriters associates can access the information contained in the system;
5. Website servers used to gather and transmit personal data are stored in a secure and environmentally controlled locations;
6. The First American Insurance Underwriters website (www.faiuonline.com and additional content-related websites), and certain other electronic files are encrypted;
7. Monitoring systems and procedures are in place to provide warnings of possible attacks or intrusions into information systems; and
8. Systems are equipped with response mechanisms that take appropriate action when unauthorized access to protected information is suspected or detected.

C. Employees

1. Control procedures are in place together with the segregation of duties for employees with access to, or responsibility for, non-public personal information;
2. Employees receive training, as part of the orientation process, with respect to First American Insurance Underwriters’ Privacy Policy and the issuance of the privacy notice; and
3. Employees are required to execute an acknowledgement form following review of First American Insurance Underwriters’ Privacy Policy.

D. Agents

1. Individuals, companies and other entities that access products and services from First American Insurance Underwriters must agree to safeguard nonpublic personal information about customers pursuant to First American Insurance Underwriters’ Privacy Policy.

E. Third Party Service Providers

1. Third party service providers must agree to safeguard nonpublic personal information about customers pursuant to First American Insurance Underwriters’ Privacy Policy.

In addition to the specific categories listed above, First American Insurance Underwriters has implemented physical, electronic and procedural safeguards to protect non-public personal information about customers. These safety mechanisms are regularly tested to assure continued efficacy. The condition and status, as well as any breaches or violations, of this Privacy Policy are reported to the First American Insurance Underwriters Board, through the Internal Audit Committee, on an annual basis. The goal of First American Insurance Underwriters’ Privacy Policy is to protect non-public personal information about customers in a manner that enables customers to continue to receive the highest level of service while at the same time feeling confident that non-public personal information about them is treated with the care and security it deserves.