

## **HUDSON INSURANCE GROUP**

### **Privacy Notice**

To Our Customers:

You provide us with most of the information about you that we use to evaluate your application and service your insurance policy. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information.

We may also collect confidential personal information (CPI) about you from other sources, including: information about your transactions with Hudson Insurance Group, our affiliates or others; information we receive from consumer reporting agencies; and, depending on the nature of your coverage, information from third parties including but not limited to other persons covered under your policy or who you request to add to your policy, and information from the State Motor Vehicle Department and other relevant government agencies.

We may collect one or more of the following categories of CPI from our applicants and policyholders:

- Name, signature, postal address, driver's license number, driver's license state, telephone number and email address
- Occupation, bank account number, credit card number, debit card number, insurance policy number and medical information

If you file a claim, we will likely need to collect more information in order to properly handle your claim. The information we may collect about you includes, but is not necessarily limited to:

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, driver's license state, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Biometric information.
- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.
- Geolocation data.
- Audio, electronic, visual, thermal, olfactory, or similar information.

- Professional or employment-related information.
- Education information.
- Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We do not collect or disclose any CPI about our customers or former customers to anyone, except for our everyday business purposes such as (i) processing insurance transactions, (ii) maintaining and adjusting claims, (iii) detecting, investigating, prosecuting and preventing fraud, (iv) responding to court orders and legal investigations, and (v) as otherwise permitted by law or regulation. In some cases this may mean information can be disclosed to third parties without your authorization.

In order to safeguard your CPI, we restrict access to information about you to employees who need to know in order to provide you with products or to provide you benefits or services. We also maintain physical, electronic, and procedural safeguards that comply with state and federal laws and regulations to guard your non-public personal information.

You may have the right to request access to certain information we have collected about you, specifically:

- The categories of CPI we have collected about you.
- The categories of sources from which the CPI is collected.
- The business or commercial purpose for collecting or selling CPI.
- The categories of third parties with whom we share CPI.
- The specific pieces of CPI we have collected about you.
- The categories of CPI that we disclosed about you for a business purpose.

You may also have the right to request deletion or correction of certain information if you feel it is inaccurate, though Hudson may be legally required or allowed to refuse such a request and/or to retain such information. If this is the case, Hudson will advise you of why, subject to any legal restrictions. Hudson will respond to your request within thirty (30) business days or advise you if additional time is required to respond to your request.

We would be pleased to tell you more about the policies and procedures we have in place to protect your privacy. Please visit our website [www.hudsoninsgroup.com](http://www.hudsoninsgroup.com) for more information regarding our privacy practices. For more information, please contact us at:

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100 William Street, Floor 5  
New York, NY 10038  
Tel: (212) 978-2800  
Toll-Free: (844) 372-7463  
Fax: (212) 978-2899  
DSAR@hudsoninsgroup.com

### **Important Notice**

**IN COMPLIANCE WITH THE REQUIREMENTS OF THE FAIR CREDIT REPORTING ACT (PUBLIC LAW 91-508), HUDSON INSURANCE GROUP ADVISES THAT AS PART OF OUR ROUTINE PROCEDURE IN REVIEWING APPLICATIONS FOR INSURANCE OR RENEWALS OF INSURANCE POLICIES, WE MAY PROCURE A CONSUMER REPORT INCLUDING INFORMATION AS TO THE CONSUMER'S CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS OR MODE OF LIVING. IF SUCH INSURANCE IS FOR AN INDIVIDUAL AND IS PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES, SUCH INFORMATION MAY BE OBTAINED THROUGH PERSONAL INTERVIEWS WITH NEIGHBORS, FRIENDS OR OTHERS WITH WHOM THE CONSUMER IS ACQUAINTED.**

**UPON REQUEST TO THIS INSURANCE COMPANY, IN ANY MANNER AS NOTED ABOVE, WE WILL PROVIDE, IN WRITING, A COMPLETE AND ACCURATE DISCLOSURE OF THE NATURE AND SCOPE OF THE CONSUMER REPORT REQUESTED OR ADVISE THAT NO INVESTIGATION WAS CONDUCTED.**

#### **Hudson Insurance Group consists of:**

Hudson Insurance Company  
Hilltop Specialty Insurance Company  
(fka Hudson Specialty Insurance Company)  
Hudson Excess Insurance Company  
Greystone Insurance Company

## **PRIVACY POLICY**

**Hudson Insurance Group does not disclose any nonpublic personal information about individual policyholders or claimants to any affiliate or any non-affiliate third party other than those permitted by law and only for the purpose of transacting the business of the policyholder's insurance coverage or claim.**

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