



## **Privacy Policy**

Community Association Underwriters of America, Inc. (CAU)\* is committed to protecting the privacy of our customers' information. We only collect and disclose information needed to provide our customers with quality products and services. Our goal is to ensure that our customers fully understand our policies and practices regarding the collection, use and protection of their information.

The privacy policy described in this notice applies to our current and former customers. This privacy notice is subject to updates at any time. The most recently updated policy is published on our website.

### **Information We Collect**

In order to provide our customers with high quality products, benefits and services, we must collect and often share information about our customers and claimants that is not publicly available. We do this to better serve our customers, to process policies, and to pay claims. We collect the following types of information about our customers and claimants:

- Underwriting information, including mailing address, property address, property information, underwriting inspection reports, claims history reports, independent claims adjustment reports and other miscellaneous underwriting information;
- Information we receive from our customers on applications or other insurance forms, such as their financial statement, budget, assets, income, board member lists and claims history;
- Information about our customer's transactions and experiences with us, such as the products purchased from us, their payment history, account balance, and amounts paid for insurance; and
- Information we receive from claimants including names, addresses, telephone numbers, social security numbers, medical records and other information necessary to process a claim.

Should we need to verify or obtain additional information about our customers or claimants, we may contact outside sources, such as agents, brokers, administrators, insurance support organizations, consumer reporting agencies, medical providers and government reporting agencies. Information collected from these outside sources may include credit history, driving records, claims history, and medical reports. Information obtained from outside sources may be retained by these outside sources and disclosed to other persons, in accordance with applicable laws.



### **How Information is Used**

In many cases, we need to share some or all of the information listed above to help us deliver the best possible services to our customers and claimants. These disclosures are often necessary to fulfill transactions and to service the insurance policies that have been applied for and purchased.

### **Service Providers**

We may provide information to trusted service providers inside or outside of CAU to provide operational and other support services. For example, we may share information with our customer's insurance agent or broker, claims adjusters and administrators, claims investigators, and outside companies that perform services on our behalf.

### **Other Permitted Disclosures**

We may share information to comply with legal and regulatory requirements and for other limited purposes that are required or permitted by law. For example, we may share information about our customers and claimants to:

- Service and maintain our customer's policy;
- Process a requested transaction;
- Protect against fraud or criminal activity;
- Process a claim;
- Comply with local, state or federal laws; and
- Provide information requested by reinsurers, state insurance regulators and self-regulatory organizations, insurance support agencies and law enforcement agencies.

Under no circumstance do we sell or share information to or with any party outside of CAU for purposes of independently selling products or services.

### **Access to and Correction of Information**

Questions about the information that we may have in our records about our customers or claimants, or the identity of those persons to whom their information was disclosed during the two years prior, may be submitted in writing. This information may be reviewed in person or a copy provided at a reasonable charge. Information will only be provided to our customers. We may not be able to provide information relating to investigations, claims, litigation and other matters. If any information should be corrected, amended, or deleted, please notify us in writing and we will review the request. We will either make the requested change or explain why we did not do so. If we do not make the requested change, submit



a short written statement identifying the disputed information, and this will be included in all future disclosures of our customers' information. All questions or requests should be directed to CAU's Privacy Officer at the address provided below.

**Confidentiality and Security of Information.**

CAU dedicates significant resources to protect the security of information. We restrict access to those individuals who need to know that information to provide products or services to our customers and claimants. We also maintain physical, electronic, and procedural safeguards to protect our customers' and claimants' information, and to guard against unauthorized use.

**Who to Contact Regarding Privacy Matters.**

If you have any privacy questions, you may contact CAU's counsel by mail at Alliant Insurance Services, Inc., Attention: Jennifer Baumann, 701 B Street, 6th Floor, San Diego, CA 92101.

Please note that it is CAU's intent to provide outstanding customer service. However, the contact person listed above pertains to matters involving privacy only. For all other questions or concerns, please contact the agent shown on your policy.

\*Community Association Underwriters of America, Inc. does business as CAU Insurance Services in California; CAU in Nevada; Community Association Underwriters Agency in New York, and Community Association Underwriters Insurance in Utah.