



Assurant Privacy Policy



You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. There are several legal terms in our privacy policy that we are required to use. We've tried to provide easy-to-understand explanations of the most frequently used legal terms. You'll find the same terms used in many companies' privacy policies.

Assurant Solutions and Assurant Specialty Property companies and other insurers that operate under this Privacy Policy ("we") provide insurance, service contracts and membership products. Our products are offered on behalf of other companies and through our agents. These other companies may be banks; finance companies; retailers; utilities; automobile dealers; manufactured housing and mortgage companies. Those companies that qualify as financial institutions must give our Privacy Policy to you each year. If you have asked not to be solicited, that request is still in effect. You do not need to contact us again. This is not a solicitation. You do not need to respond.

This Privacy Policy gives you examples of the types of data we collect, use, share or disclose; and the kinds of companies with whom we may share such data. These examples serve only as illustrations; they should not be considered all of the data we may collect, use or share. Also, we will comply with state privacy laws that may apply to data about you. Below is our privacy pledge to you:

Our Privacy Principles:

We do not sell your personal information.

We do not share customer medical information with anyone within the Assurant Solutions or Assurant Specialty Property family of companies unless you expressly authorize the sharing, or it is permitted or required by law.

We do not allow those with whom we do business to use our customer information for their own marketing purposes.

We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

Information We May Collect

Types of information we may collect and how we gather it:

From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name; address; social security number; telephone number; employer; and income.

For your transactions with our companies or other nonaffiliated parties; for example: your name; address; telephone number; age; credit card use; insurance coverage; transaction history; claims history; and premiums.

From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness.

From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected only if we need to find out if you are eligible for coverage, process claims, prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data only to manage a health-related product or service; for example: life or disability insurance, for which you applied.

From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.

In some cases, from your visits to our Internet websites; for example: session number and user ID. By reviewing the legal notice, terms of use, site agreement or similar named link appearing on any of our websites that you visit you may learn of any "cookies" utilized by us and of any additional information that may be collected from you on that site.

Information We May Disclose or Share and with Whom

We may share customer information with other entities as needed to deliver products and services to you, provide customer service, or handle your account.

Disclosures Permitted by Law

We may share customer information as described above and as permitted by law.

Disclosures for Joint Marketing and Servicing

We may share customer information with persons or organizations inside or outside our family of companies that perform marketing services for us or with whom we have joint marketing agreements.

Information Regarding Former Customers

We treat the information of prospective and former customers in the same manner as existing customers with respect to the use of personal information.

Our Security Procedures

We restrict access to customer information to those employees whom we know have a valid business purpose to have access to such data. We maintain physical, electronic and procedural safeguards. We require those who provide services for us and to whom we provide your data to keep your information safeguarded and confidential.

Changes to this Privacy Policy

We reserve the right to change this Privacy Policy at any time. If we make material changes, we will provide current customers a new notice that describes our new practices and will post it on our Internet websites.

Notice of Insurance Information Practices

We may collect personal information from persons other than the individual or individuals proposed for coverage. Personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to a third party without your authorization. You have the right to access and correct all personal information collected. A more complete Notice of Insurance Information Practices will be furnished to you upon request.

New Mexico and Vermont Residents

As required by state law, we will not share your financial or health data without your permission except as allowed by applicable New Mexico or Vermont law.

The following companies underwrite or market services under the Assurant Solutions or Assurant Specialty Property service marks or adhere to this Privacy Policy. We value our relationship with you. Should you have any questions about our Privacy Policy, please write to us at The Assurant Solutions/Assurant Specialty Property Privacy Office, Post Office Box 979047, Miami, FL 33197-9047 or e-mail us your question at theprivacyoffice@assurant.com.

Affiliates:

American Bankers General Agency, Inc.
American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
American Bankers Management Company, Inc.
American Memorial Life Insurance Company
American Reliable Insurance Company
American Security Insurance Company
Assurant Services of Puerto Rico, Inc.
Assurant Service Protection, Inc.
Caribbean American Life Assurance Company
Caribbean American Property Insurance Company
Consumer Assist Network Association, Inc.
Federal Warranty Service Corporation
Insureco Agency
Insureco, Inc.

National Insurance Agency
Reliable Lloyds Insurance Company
Safeco Financial Institution Solutions, Inc.
Service Delivery Advantage, LLC
Standard Guaranty Insurance Company
Sureway, Inc.
Time Insurance Company
Tracksure Insurance Agency, Inc.
Union Security Insurance Company
Union Security Life Insurance Company of New York
United Family Life Insurance Company
United Service Protection, Inc.
United Service Protection Corporation
Voyager Indemnity Insurance Company
Voyager Service Warranties, Inc.

Non-Affiliates:

IA American Life Insurance Company
Ranchers and Farmers Mutual Insurance Company
Republic Lloyds
Southern County Mutual Insurance Company
State and County Fire Mutual Insurance Company