

# Island Insurance Companies Online Privacy Statement

*Last Modified: April 18, 2016*

Protecting the privacy of users of the Island Insurance Companies (“Island Insurance”) website (the “Site”) is important to us. Our Online Privacy Statement is designed to inform you about our collection and use of personal information on this Site. From time to time, Island Insurance may make changes to this Online Privacy Statement so we encourage you to check back and review it regularly to ensure you are aware of current practices.

The Online Privacy Statement is available through the Site where you provide us with personal information.

## Personal Information

The personal information we collect about you on this Site is the information that you provide to us. This information may include, for example, name, mailing address, email address, phone number and similar information. In some cases you may provide it directly, such as by entering information into an application or online form, and in some cases you may provide it indirectly, such as the IP address of the computer or device you use to connect with us online. We may use the personal information you provide us to:

- provide you with the information you have requested,
- facilitate and complete merchant-initiated or authorized transactions,
- perform analytics and other value-added services,
- comply with federal, state and local laws, including credit reporting laws and card association rules,
- verify information and combat fraud, or
- send you other information about Island Insurance and its services that we believe you would find interesting.

## Online Bill Payment Service

Island Insurance uses a third party service vendor (website), First Data Corporation, to provide collection and processing of online payment transactions. Island Insurance does not process or store your full credit card number, expiration date or CVV2 information in relation to our Online Bill Payment Service. Island Insurance is not responsible for the functionality, data storage, privacy policies or other security related practices regarding First Data Corporation and its related services and systems.

Before using our Online Bill Payment Service we encourage you to read the Privacy and Legal Statement for First Data Corporation here: [https://www.firstdata.com/en\\_us/privacy.html](https://www.firstdata.com/en_us/privacy.html)

## Information Collection and Usage

This Site may use cookies for various business purposes. For example, this Site may use cookies to aggregate information about the pages that users visit so that we can update and redesign our Site in order to provide you with the most useful information. Personal information, such as your email address, is not included in cookies and is not collected unless you provide it to us. Island Insurance does not disclose domain names or aggregate information to third parties other than vendors who assist us with our Site and who are under contractual confidentiality requirements.

From time to time, however, we may disclose this information to fulfill legal or regulatory obligations or if we determine such disclosure is legally advisable or necessary to protect our rights, the rights of others, or to prevent harm (for example, for fraud prevention purposes we may confirm that your IP address matches the location you enter into an online form). In addition, we may aggregate data about users of our Site and use it for statistical or analytic purposes. This information helps us to better understand our Site’s users and how to improve our Site and our offerings.

## Confidentiality of User Information

Our policies limit access to personal user information that is collected from this Site to our employees and agents and the employees and/or agents of our affiliates and business partners who need the information to fulfill their business responsibilities. Island Insurance may disclose personal information collected online to our affiliates and to vendors who assist us with the Site. In some cases, this may require your information to be sent to other countries. By supplying your information on this Site, you consent to your information being transferred across international borders to Island Insurance and its affiliates, vendors, or agents. Vendors and other outside contractors we engage are subject to our contractual requirements for safeguarding personal information.

Employees and others with duties related to this Site must adhere to this Online Privacy Statement. We appreciate that protecting consumer privacy is a key part of our trusted relationship with our clients.

By using this Site, you agree that your use of the Site is subject to the terms of this Online Privacy Statement, Island Insurance Companies Website Terms of Use at: <https://customer.islandinsurance.com/Documents/IslandInsuranceTermsOfUse.pdf>, and any applicable agreement you have with Island Insurance.

## Security Safeguards

At Island Insurance, security is a priority. Island Insurance employs appropriate measures, including advanced technology, to protect personal information collected online against unauthorized access, disclosure, alteration, or destruction. These measures may include, among others, encryption, physical access security, and other appropriate technologies. Island Insurance reviews and enhances its security systems as necessary.

## This Site is Not Directed at Persons Under the Age of 18

Our Site is not directed at or intended for persons under the age of eighteen (18) and Island Insurance does not knowingly collect information at our Site from persons under the age of eighteen (18). If you are under eighteen (18), you may use this Site only with permission of a parent or guardian.

## Links to Third Party Sites and Services

As you navigate our Site, you may click to websites of our affiliated companies or business partners. Those websites may have their own online privacy statements or policies. This Online Privacy Statement will not apply when you move to one of these other sites because affiliate privacy practices and policies are tailored to the products and services offered by the individual affiliate. If you visit the pages and sites of our affiliated business units please be sure to review the privacy policies applicable to those sites.

We may create links to third-party websites (for example, the All About Do Not Track website linked above). Island Insurance is not responsible for the privacy practices employed by any third-party websites. Island Insurance's privacy policies and practices do not apply to these sites. Island Insurance does not guarantee, approve, or endorse any information, material, services, or products contained on or available through any linked websites. Island Insurance is not responsible for any content on sites linked from or to the Island Insurance website. Island Insurance is providing links to those sites as a convenience and your connection to and use of any linked site are at your own risk.

This Online Privacy Statement applies only to the information we collect on the Island Insurance Site. It does not apply to information we collect through other methods or sources, including sites owned or operated by our affiliates, vendors, or partners.