

Online Privacy Notice

Last updated on June 18, 2015

General Statement

This online Privacy Notice (“Notice”) applies to the IAT INSURANCE GROUP website (“the website”) and any [affiliate or subsidiary](#) website that links to this Notice. The terms “we”, “us”, or “our” in this Notice, refer to IAT INSURANCE GROUP and any affiliate or subsidiary providing this Notice. This Notice describes how the website may collect, use and share information from or about you and explains how information may be collected and used based on online interactions with advertisements that appear about IAT INSURANCE GROUP in third party websites. ***This Notice, is required by state and federal law, and explains our Online Privacy Policy.***

Information we Collect

We may collect from the website certain personal information. In this Notice, “personal information” means personally identifiable information about you. This information can include:

- Social Security number, assets and income;
- Bank Account numbers and Credit Card Numbers;
- Policy Coverage, premium, and payment history;
- Motor vehicle history, medical history and claims history;
- Name, postal or e-mail addresses, fax, telephone or mobile number.

When you encounter a screen in the website that asks for information that you do not want us to have or use, you should not proceed further with completion of the requested information.

We may also collect other information that is not personal information and does not reveal your specific identity or does not directly relate to an individual, such as browser information, information collected through cookies, pixel tags and other technologies.

How we use Personal Information

All financial companies need to share customers’ personal information to run their everyday business. In the ***Sharing of Information*** section below, we list the reasons financial companies can share their customers’ personal information; the reasons IAT INSURANCE GROUP chooses to share; and whether you can limit this sharing.

Sharing of Personal Information

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), coordinate insurance coverage with your broker, qualify you for coverage, process claims, identify or prevent fraud, respond to court orders and legal investigations, or insurance support organizations.	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with our financial companies	YES	NO
For our affiliates’ everyday business purposes – information about your transactions and experiences.	YES	NO
For our affiliates’ everyday business purposes – information about your creditworthiness.	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	YES	YES

Limit our Sharing

Federal law gives you the right to limit only:

- Sharing for affiliates’ everyday business purposes – information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

Additional laws and individual companies may give you additional rights to limit sharing.

If you prefer that we do not share personal information about you with our affiliates and nonaffiliated third parties, except as otherwise permitted or required by law, you may direct us not to do so by.

- Contacting us at 1-800-323-8560
- Completing our online [Opt Out Election Form](#) found on the website.

If you do not opt out now but later decide that you do not want us to share personal information about you as described in this Notice you may contact us at any time to limit our sharing. We will implement your request within a reasonable time after receiving your request.

If you are a *new* customer we can begin sharing your information 30 days from the date we sent you our Privacy Notice. When you are no *longer* our customer, we continue to share your information as described in this Notice.

Limit Direct Marketing

Direct marketing is e-mail, postal mail and telephone marketing. If you prefer that we do not direct market to you via our affiliates and nonaffiliated third parties, you may direct us not to do so by.

- Contacting us at 1-800-323-8560
- Completing our online [Opt Out Election Form](#) found on the website.

Your postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as permitted or required by applicable law.

Hyperlinks

From IAT INSURANCE GROUP's website to other websites

We have agreements with third parties that allow you to go to their websites from our website. If you go to these websites from our website, you may be asked to give personal information for access to their services or products. You may become a part of that business' customer base and be subject to their policies regarding the handling of customer data.

Please be aware that IAT INSURANCE GROUP is not responsible for the privacy practices of those websites, even though IAT INSURANCE GROUP's name or logo may appear on those websites. We encourage you to be aware of this when you leave our website and to read the privacy policy of each and every website that you visit, as the privacy policy of those websites may differ from ours. Our privacy policy applies solely to the IAT INSURANCE GROUP website www.IATINSURANCEGROUP.com.

To IAT INSURANCE GROUP's website from other websites

If you are linked to IAT INSURANCE GROUP's website via a third party website (a website not owned or maintained by IAT INSURANCE GROUP), that website may monitor your visit to www.IATINSURANCEGROUP.com. We suggest you review the privacy and security policies of any such third party websites.

Security

To ensure the security of personal and financial information that you submit to us through the website, we use security software to encrypt the information during its transmission. We only allow information to be submitted for transmission if your browser is compatible with our security software. If your browser is not compatible, you will receive a message indicating your transaction cannot be completed because of a security risk.

IAT INSURANCE GROUP uses a secure server and security protocol to safeguard any information you provide. The secure server implements the Secure Socket Layer (SSL) protocol to interact with you when you provide personal information. This technology sends your data through an encrypted tunnel via 128 bit encryption so a third party cannot read the information while in transit. All personal information stored by IAT INSURANCE GROUP is housed securely.

We also use JavaScript, so please enable JavaScript in your browser. We only utilize JavaScript to create more dynamic and user friendly pages.

Email messages ARE NOT SECURE. Our security software does not encrypt email messages. Unencrypted email messages traveling through the Internet are potentially subject to viewing, alteration and copying by others.

Passwords

In order for you to access certain information on our website and to protect your personal information from being accessed by others, you may be asked to create an account. In addition, you will be asked to create a user name and password. You are responsible for maintaining the confidentiality of your user name and password. IAT

INSURANCE GROUP will not be liable for any loss that you may incur as a result of someone else using your user name and password.

ACH Transaction, Credit and Debit Card Safety

When you pay for your Invoice, Bill or make a purchase on our website, you will be routed to our bank services link for processing of your ACH, Credit or Debit Card transaction. Your checking account, credit or debit card number is encrypted when transmitted. Encryption is used with every submission of financial information you send. Other personal information may also be encrypted when authorizing a payment.

Logging

In addition to the information you provide us, we collect information about your activities while you are at our website. While you are logged in our website, we log IP addresses (a number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data (the last website or URL you visited before logging into our website and the first website or URL you visit after leaving our website), and your activity while using or reviewing our website. We obtain the information by using cookies.

Cookies

A cookie is a message sent to your browser from a web server that is stored on your computer's hard drive. The message is sent back to the web server whenever the browser requests a page from that server. Many commercial Internet websites use cookies. While a code in the cookie file enables the website to label you as a particular user, it does not identify you by name or address unless you have provided the website with such information or set up preferences in your browser to do so automatically. You may opt out of accepting cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions and you may have to repeatedly enter information to take advantage of services or promotions. In general, cookies allow us to identify you as a particular user and thus provide you with a more customized service. We may also use cookies to track customer or user requests, inquiries and traffic patterns or to determine audience size and repeated usage. With cookies, the information that we collect and share is anonymous and not personally identifiable. It does not contain your name, address, telephone number, or email address.

Minor's Privacy

We do not intend to market any products and services to individuals under the age of thirteen (13) and we request that these individuals do not provide personal information through the website. We do not knowingly collect information from individuals under the age of thirteen (13). For more information about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission website at www.ftc.gov.

Modifications to our Online Privacy Policy

We reserve the right to change or modify our privacy practices in the future. We, therefore, recommend you review this policy statement each time you may be asked to give us personal information while accessing the website. If we make changes we will revise the "Last Updated" date at the top of this Notice. Changes will become effective when we post the revised Notice on the website. Your use of the website following any changes means that you accept the revised Notice.

Individual Health Information

We may receive, maintain or process an individual's protected health information and may disclose or share that information as authorized by and as permitted or required by applicable law.

Legal Terms

We also recommend that you read the website section called Terms of Use. The Legal Disclaimer and Terms of Use describes the terms and conditions for use of the website, discusses the content in the website, and information about your responsibilities when using the website.