

# HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.

## PRIVACY POLICY

### Your Privacy is Our Concern

Homeowners Choice Property & Casualty Insurance Company, Inc. and its affiliates strive to provide high quality insurance products and excellent customer service. In doing so, we will obtain and develop personal information about you and your family. We consider this information confidential and have procedures in place to protect this information against unlawful use and disclosure. This Privacy Policy describes how we obtain and use information about you, and how we protect that information. It applies both to current and former policyholders.

#### **Our Basic Privacy Principles**

- We do not sell policyholder information.
- We do not disclose policyholder information except as necessary or appropriate to provide insurance products and services, and as otherwise allowed or required by law.
- When we share policyholder information with nonaffiliated vendors and service providers, we contractually require them to maintain confidentiality and to use the information solely for the purposes for which we provide the information.
- We maintain procedural, technical and physical safeguards to protect policyholder information.

#### **Sources of Personal Information**

We may obtain personal information about you from several sources. We obtain most of our information directly from you or through your agent, on insurance applications and forms you submit and other interactions you have with us. We also will learn information about you from servicing your policy. We might also receive information from outside vendors that furnish us with information relating to your eligibility for insurance, your existing or prospective policy, and your claims. These vendors may include consumer reporting agencies, home inspection companies, statistical or reporting bureaus in addition to other sources.

If you visit an Internet website that we maintain, we might obtain information about you that will enable us to identify you as a user, including your name, a user name, a password, and password reminders. We also might obtain information about your web browser, operating system and similar information to improve the performance and operation of our site.

#### **Our Use of Your Personal Information**

We will not sell your personal information to anyone, except to someone purchasing all or a portion of our business. We do not share any of the personal information we collect except among members of our corporate group (i.e. affiliates), non-affiliated vendors and service providers, joint marketers, agents and as permitted or required by law.

Typically we share information only to the extent necessary or appropriate to offer and provide our insurance products and services to you and to improve our products and services, as well as to effect, administer or enforce transactions that you request. For example, we might provide information about you and your policy to a company that prints and mails our insurance policies or to a company that adjusts any claims you may have. We might also share any personal information we collect with companies that perform marketing services on our behalf and other financial institutions with which we have joint marketing agreements. We might share information with your insurance agent.

When we share policyholder information with nonaffiliated parties, we contractually require them to maintain confidentiality and to use the information solely for purposes for which we provide the information.

We also are permitted or required to share information with certain other parties listed in federal law and state rules, such as insurance advisory organizations, rating agencies, regulatory authorities, consumer reporting agencies and attorneys and accountants.

#### **How We Protect Your Personal Information**

We maintain physical, electronic, and procedural safeguards to ensure the confidentiality of the personal information we obtain about you. We restrict access to your personal information to those employees who need to know that information to provide services to you.

#### **Affiliates**

This notice describes the practices and procedures of Homeowners Choice Property & Casualty Insurance Company, Inc. and its affiliates, HCI Group, Inc., Homeowners Choice Managers, Inc., Southern Administration, Inc., and Claddaugh Casualty Insurance Company Ltd.

*This summary of our practices is furnished for your information. No action is required by you upon receipt of this notice.*

If you have any questions, you may contact us at:

Homeowners Choice Property & Casualty Insurance Company, Inc.  
5300 West Cypress Street, Suite 100, Tampa, FL 33607  
Attention: General Counsel

Toll free (888) 210-5235