

<p><b>UNITED STATES FIRE INSURANCE COMPANY</b>  <b>THE NORTH RIVER INSURANCE COMPANY</b>  <b>SENECA INSURANCE COMPANY</b>  <b>CRUM &amp; FORSTER INDEMNITY COMPANY</b>  <b>AMERICAN CONTRACTORS INDEMNITY COMPANY*</b>  <b>U.S. SPECIALTY INSURANCE COMPANY*</b></p> <p><small>*BAIL BOND ADMINISTRATION PROVIDED BY UNITED STATES FIRE INSURANCE COMPANY</small></p>	<p>BAIL PRODUCER: [stamp must include name, address, phone no. and license no.]</p>
---	---

Last Updated January 2020

## PRIVACY NOTICE

As required by law, we keep the financial information of our current and former customers private. This notice describes how we collect, use and share your personal information and also explains your rights. It also explains our legal duties and privacy practices. Personal information means information that allows someone to identify or contact you (“Information”). We are required by state laws to give you this notice.

### **THE INFORMATION WE COLLECT AND DISCLOSE**

We collect Information about you from the following sources:

- From you through applications and other forms (e.g. your name, address, social security number, family member information, assets, income, and property locations and values);
- From your transactions and experiences with us and others, (e.g. your account balance, insurance coverage, payment history, the premium you pay, and claims information); and
- From consumer reporting agencies, medical providers, or others (e.g. your credit score and medical and employment information).

We may disclose this Information as described in this notice.

### **PARTIES TO WHOM WE MAY DISCLOSE INFORMATION**

We keep your Information in our files. ***Your Information will only be disclosed as authorized by you or as required or allowed by law. We do not disclose your Information to any affiliates or unrelated third parties for marketing purposes.*** We use your Information to process your application, post your bond, and resolve bond claims or breaches of contract. We may give your Information to our producers, agents, investigators, attorneys and others for these purposes. We may also disclose it to persons to perform transactions you request or authorize. When we use service providers to help us service your account, your Information stays confidential. Our service providers agree to keep your Information private and not use it for any other purpose. We may also share your Information for other reasons such as:

- with state insurance departments or other governmental or law enforcement authorities in the event of a bond forfeiture or breach of contract;
- with state insurance departments or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities;
- if ordered by a subpoena, search warrant or other court order; or
- business activities that we may legally undertake.

We may also share your Information with insurance support organizations that maintain information to, among other things, detect or prevent fraud or criminal activity in connection with insurance underwriting or claims. Information disclosed to or obtained from such entities may be kept by them and given to other persons.

We may also share your Information with insurance support organizations that maintain information to, among other things, detect or prevent fraud or criminal activity in connection with insurance underwriting or claims. Information disclosed to or obtained from such entities may be kept by them and given to other persons.

### **CONFIDENTIALITY AND SECURITY**

We maintain administrative, technical and physical safeguards to protect your Information. We ensure that your Information is treated responsibly and in line with our privacy policy. We also restrict access to your Information within our organization to those persons who must have the Information to provide services to you, or to conduct our business. Persons who have access to your Information may use it only for our business purposes. We safeguard Information in accordance with applicable laws.

### **YOUR RIGHT TO ACCESS AND AMEND YOUR INFORMATION**

If you believe any of your Information that we have is inaccurate, you can send us a written request to review certain recorded information that we can reasonably locate and provide to you. You can request that we amend, correct or delete anything that you believe to be wrong. If we agree with you, we will amend, correct or delete the Information in question, unless otherwise required by law. We are not required to agree to your request. If we do not agree with your request, we will notify you of our reasons. We may charge a small fee to collect and send the Information to you. Please send your request to the address provided below and include your name, address, telephone number and bond number.

### **INVESTIGATIVE CONSUMER REPORT**

We may prepare or request an investigative consumer report about you (the “Report”) in connection with your application or agreement with us. You can request to be interviewed in connection with the preparation of the Report. You are entitled to receive a copy of the Report if you submit a written request to us. Please send your request to the address provided below and include your name, address, telephone number and bond number.

#### **ABOUT OUR WEBSITE**

We may collect information via technology about how you use our website, including the elements you have interacted with, metadata, and other details about these elements, clicks, change states, and other user actions. This information is used primarily to provide, maintain, protect, and improve our current products and to develop new ones.

We may use cookies on certain pages of our site. Cookies are stored on your computer, not on our site. Most cookies are "session cookies" which means that they are automatically deleted at the end of each session. A cookie itself does not have the ability to automatically collect personal information about you. A cookie can store certain information that identifies your computer to us so that you do not need to re-enter that information as frequently when you use our site. The cookie does not contain your password.

We reserve the right to change our policy regarding cookies and the collection of information from visitors at any time without advance notice. Should any new policy be put into effect, we will post it on this website, and the new policy will apply only to information collected thereafter. You may opt out of receiving cookies or delete any prior cookies by changing your specific internet browser settings. The privacy of communication over the internet cannot be guaranteed. If you are concerned about the security of your communication, we encourage you to send your correspondence through the postal service or use the telephone to speak directly to us. We do not represent or warrant that the site, in whole or in part, is appropriate or available for use in any particular jurisdiction. Those who choose to access the site, do so on their own initiative and at their own risk, and are responsible for complying with all local laws, rules and regulations. We do not assume any responsibility for any loss or damage you may experience or incur by the sending of personal information over the internet by or to us. This Usage Agreement shall be governed by the laws of the United States and of the State of New Jersey, without giving effect to its conflict of laws provisions.

#### **FOR CALIFORNIA RESIDENTS ONLY:**

If you are a California resident, you may be entitled to additional rights over your personal information. To learn more, please visit us at <http://www.cfins.com/for-california-residents-only/>

#### **FURTHER INFORMATION**

If you have any questions about how we use the Information we collect, please write to us at:

Crum & Forster Legal Department  
PO Box 1973  
305 Madison Avenue  
Morristown, NJ 07962  
[privacyinformation@cfins.com](mailto:privacyinformation@cfins.com)

#### **CHANGES TO THIS PRIVACY NOTICE**

We reserve the right to change this Privacy Notice. We will send you a copy of a revised Privacy Notice if we make any change, as required by law.