

Important Notice - Privacy Policy Statement

Effective September 1, 2010

Thank you for choosing Claim Referral, LLC. We value you, respect your privacy and work hard to protect your personal information.

This policy statement is provided on behalf of Claim Referral, LLC and its affiliates (“Claim Referral”). We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

We do **not** sell your personal or medical information to anyone.

We do **not** share your information with non-affiliated companies that would use it to contact you about their own products and services.

We **require** persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.

We **require** employees to protect your personal information and keep it confidential.

Access to your Social Security Number is **Limited** to those individuals who need access for business purposes including compliance with the law, providing you with products and services, and handling your claims.

Our privacy practices **continue** to apply to your information even if you cease to be a customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver’s license number, social security number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and claims history. We also collect information from outside sources that may include, but is not limited to, your public record, claims history, medical information and financial information.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information with persons or organizations within and outside of Claim Referral, LLC, for business purposes as permitted. For example, we may do this to:

Fulfill a transaction you requested or service your policy

Market our products to you

Handle your claim

Prevent fraud

Comply with requests from regulatory and law enforcement authorities

Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or affiliated companies
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters and appraisers
- Those who request information pursuant to a subpoena or court order
- Repair facilities and other claims service vendors

The Internet and Your Information Security

Our website provides information about us, our products, and the agencies and brokers that represent us. You may also perform some transactions on the website. This Privacy Statement applies to users of www.ClaimReferral.com.

The Claim Referral, LLC website uses cookies to enable smooth and consistent navigation on our website. Use of these cookies are not linked to personally identifiable information on our site. We will not solicit you as a result of your accessing our Website unless you request further information about our products or services. You may opt out of accepting cookies by changing the settings on your browser.

The information we collect through your use of this site (such as your internet service provider, your e-mail address, and personal information you give us in addition to your e-mail address) is not sold or in any way voluntarily disclosed to third parties, except our agents, affiliates and subsidiaries, unless disclosure is required by law. We collect and keep this information for the purpose of answering your e-mail and measuring your interest in the various sections of our Website. By storing this information, we can provide you with a more personalized Web experience and more efficiently deliver relevant content and product offerings to users of our Website.

During the period you are logged onto our website, we record your IP address (a number assigned to your computer when you use the Internet), browser and platform type, domain name, access time, referral data and your activity while using or reviewing our site, but not your e-mail address unless you provide it to us.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible. Please send requests to:

Claim Referral, LLC
Attn: Privacy Inquiries
1890 Star Shoot Parkway, Suite 170
Lexington, KY 40509

Who Should Use Our Website?

Our Website is for insurance-related services and is not intended for children; we do not market any services to children under the age of eighteen or knowingly collect any information from children under the age of eighteen. If we become aware that information is or has been submitted by or collected from a child under the age of eighteen, we will delete this information.

What Security Procedures Do We Use to Guard Against the Loss, Misuse, Alteration, or Theft of Information While That Information Is Being Submitted to Claim Referral, LLC Over the Internet?

To help ensure the security of your personal and financial information that you submit to this site (other than via an e-mail message), we use security software to encrypt the information before and during its transmission through the Internet. 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 can be completed but at a lower level of security. We use a secure server implementing the Secure Sockets Layer (SSL) protocol to interact with you to safeguard the information you submit when you visit our Website.

E-mail messages are not secure. Our security software does not encrypt e-mail messages. E-mail messages traveling through the Internet are subject to viewing, alteration, and copying by potentially anyone on the Internet.

You should exercise discretion with respect to the submission of any personal or financial information via e-mail. 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 are not responsible for the security or confidentiality of communications you send to us through the Internet using e-mail messages.

Whose Privacy Statement Applies to Links and Co-Branded Sites?

Claim Referral, LLC provides links to other sites as a convenience to persons who visit the Claim Referral, LLC website. If you choose to use the services provided by those sites, you may be asked by those sites to provide certain personally identifiable information (some of which may be shared with Claim Referral, LLC). Please be aware that Claim Referral, LLC is not responsible for the privacy practices of those sites. We encourage you to be aware when you leave our site and to read the privacy policies of every Website that you visit, as the privacy policies of those sites may differ from ours. Our Privacy Statement applies solely to this Website.

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Claim Referral, LLC affiliates in order to make you aware of different products, services and offers they can provide.

You can request that Claim Referral, LLC and its affiliate companies not share your personal information with our affiliates for marketing services in writing to:

Claim Referral, LLC
Attn: Privacy Inquiries
1890 Star Shoot Parkway, Suite 170
Lexington, KY 40509

Please keep in mind that it may take up to six weeks to process your request. If you previously contacted us and asked us not to allow other Claim Referral, LLC affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice, please write the address referenced above.

We hope you have found this Important Notice helpful. If you are not comfortable with any of the terms or policies described in this Privacy Statement, we ask that you discontinue use of our website. Please be aware that we may periodically update or revise this Privacy Statement. If we make a material change to our online Privacy Statement, we will post a link on our homepage. If you have any questions or would like more information, please don't hesitate to contact us as outlined above. We reserve the right to change our Privacy practices, procedures and terms.