

Kentucky FAIR Plan Privacy Statement

The Kentucky FAIR Plan Reinsurance Association values you as a customer and shares your concerns about privacy. We are providing this notice to explain how we treat personal information about our policyholders that is not public. This is information we obtain from you or other sources when we provide you with products and services. Your application is our major source of information.

OUR PRIVACY PRACTICES:

- We do not sell customer information.
- We do not share your information with persons, companies, or organizations outside of the Kentucky FAIR Plan that would use that information to contact you about their products and services.
- We expect persons or organizations that provide services to us on our behalf to keep your information confidential. We also expect those persons or organizations to use your information only to provide the services we have asked them to perform for us.
- We convey to our employees the need to protect your information. We have established safeguards (these are physical, electronic and procedural) to protect this information.
- We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law.

WHAT DO WE DO WITH YOUR INFORMATION?

We do not sell your customer information to anyone. We do not share this information with companies or organizations outside of Kentucky FAIR Plan Reinsurance Association that would use it to contact you about their products and services. Without your consent, we may provide your information to persons or organizations in and out of Kentucky FAIR Plan Reinsurance Association. This would be done as permitted or required by law. We may provide information to independent claims adjusters or to people who request information pursuant to a subpoena or court order.

INFORMATION WE MAY COLLECT

Much of the information that we have about you comes from you. When you perform certain transactions, such as submitting an application to us, you may give us information such as your name, address and telephone number. We keep information about the types of services you purchase from us. Examples of this include premiums, account balances, and payment history. We may also collect or receive information on claims you have submitted to other insurers.

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HOW DO WE PROTECT YOUR INFORMATION?

We expect any company with whom we share your information to use it only to provide the service we have asked them to perform. Information about you is also available within Kentucky FAIR Plan Reinsurance Association. It is available to those people who may need to use it to meet and service the needs of our customers. We communicate the need to protect your information to all employees and agents. In addition, we have established physical, electronic, and procedural safeguards to protect your information. If your relationship with us ends, your information will remain protected.

If you prefer that we not share this information, you can call us toll-free at 1-888-222-7702. Your choice does not limit Kentucky FAIR Plan Reinsurance Association from sharing certain information about your transactions with us (such as your name, address, and payment history) or your experiences with us (such as your claim activity).

HOW CAN YOU FIND OUT WHAT INFORMATION WE HAVE ABOUT YOU?

You may request to see, or obtain by mail, the information about you in our records. If you believe that our information is incomplete or inaccurate, you may request that we correct, amend, or delete the disputed information. Please send any of the requests listed above in writing to Kentucky FAIR Plan Reinsurance Association, P.O. Box 437249, Louisville, KY 40243.