

Online Privacy Policy

Effective as of August 25, 2014

I. Scope

HAI Group values your privacy. This *Online Privacy Policy* informs you about how we collect, use, and protect your **Personal Information**. This *Online Privacy Policy* applies to the **Personal Information** we collect from you when you use our website:

www.housingcenter.com and its affiliated websites.

II. Personal Information

“**Personal Information**” is information that identifies you as an individual. **Personal Information** may in certain circumstances include information such as name, address, phone number, e-mail address, credit history, Social Security Number (SSN), Driver’s License Number, credit or debit card number, policy or claim information, and health information. If you apply for a job through our Career Center, **Personal Information** could also include information about your work and educational history.

If you submit information relating to other people to us, you represent that you have the authority to do so and to permit us to use the information in accordance with this *Online Privacy Policy*.

III. Use of Your Personal Information

HAI Group may use your **Personal Information** to:

- Provide a quote, underwrite and rate policies, respond to your inquiries, fulfill your requests, and complete your transactions.
- Process your claims.
- Confirm or correct what we know about you.
- Help us prevent fraud and other crimes.
- The intention of complying with the law or responding to lawful requests and/or legal process; protecting the rights or property of HAI Group or our customers, including the enforcement of our agreements or policies governing your use of the services; or acting on a good faith believe that such access or disclosure is necessary to protect the personal safety of HAI Group employees, customers, or the public.
- A corporate transaction such as a merger or sale of assets.
- Perform research and analysis aimed at improving our products, services, and technologies.
- Customize content and advertising to your interests and preferences.
- Making websites or services easier to use by eliminating the need for you to repeatedly enter the same information.
- To allow you to participate in contests and similar promotions, and to administer these activities.
- We also use your **Personal Information** to communicate with you.



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

IV. **Who May Receive Your Personal Information**

Your **Personal Information** may be shared with:

- The affiliated companies which are a part of HAI Group.
- Other companies (vendors) we hire to provide limited services on our behalf, such as handling the delivery of mailings or information technology, agents or brokers, other insurance companies and regulators, and/or administrators.
- Insurance support organizations and consumer reporting agencies.
 - Information we share with these groups, such as claims information, must be retained by them and disclosed to others.
- Third parties so that they can market their products and services to you if you have given us permission.

V. **Other Information We May Collect**

We and those we hire may collect other **Personal Information** in a variety of ways including:

- **Using Cookies:** Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to collect information such as browser type, time spent on services, pages visited, and anonymous traffic data. We use this information for security purposes, to facilitate your navigation and to personalize your experience while using the services. You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can modify your web browser settings to decline cookies if you prefer. If you choose to accept cookies, you also have the ability to later delete cookies that you have accepted. This can be done through your web browser settings.
- **Through Your Use of an App:** When you download and use an App, we and our service providers may track and collect App usage data, such as date and time the App on your device accesses our service and what information and files have been downloaded.
- **Pixel Tags and Similar Technologies:** Pixel tags (also known as web beacons and clear GIFs) may be used in connection with some services to track the actions of users of a service to measure success in marketing efforts and compile statistics about use and response rates of a service.
- **From You:** Information such as your location and preferred method of communication, are collected when you voluntarily provide it. Unless combined with **Personal Information**, this information does not personally identify you or any other user of the service.



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VI. Children's Privacy

The services are not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide **Personal Information** through the services.

VII. Maintenance of Services

The services are maintained by us in the United States, and are not intended to subject us to the laws or jurisdictions of any state, country, or territory other than that of the United States.

VIII. Changes to Policy

The terms of our *Online Privacy Policy* may change from time-to-time. If a change is made, the effective date located at the top of this document will be updated to reflect the change. Your use of the service following these changes means that you accept the revised *Online Privacy Policy*.

IX. How We Secure Information

HAI Group is committed to protecting the security of your **Personal Information**. We use a variety of security technologies and procedures to help protect your **Personal Information** from unauthorized access, use, or disclosure. We do not give or sell our customers' **Personal Information** to others for marketing purposes.

Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please immediately notify us by contacting us at:

HAI Group
Attn: Corporate Compliance
189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189
cra@housingcenter.com

You may also exercise your right to opt-out by completing the following *Opt-Out Form*.



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Cheshire, CT 06410-0189

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Opt-Out Form

“Opt-out” means a direction by you that we do not disclose **Personal Information** to a nonaffiliated third party, other than as permitted by law.

Within this *Online Privacy Policy*, we have explained (i) the kinds of **Personal Information** we may disclose to nonaffiliated third parties and (ii) the kinds of nonaffiliated third parties with whom we may disclose the **Personal Information**. If you prefer that we do not disclose **Personal Information** to nonaffiliated third parties that are unrelated to our business functions, you may opt-out of these disclosures, except for disclosures permitted by law.

You may exercise your right to opt-out by contacting us at:

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Cheshire, CT 06410-0189
cra@housingcenter.com

Please check the blank below to opt-out of disclosure.

_____ Do not share **Personal Information** with nonaffiliated third parties unrelated to our business functions, unless permitted by law.

Name

Signature

Date

Street Address

City, State, Zip

Phone Number / Best Time to Reach You