

# NJM Insurance Group

## Notice of Information Practices

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NJM Insurance Group (“NJM”) takes your personal privacy seriously. The non-public personal information (hereinafter “information”) you provide to us is important because when you apply for insurance, you will need to disclose certain information about yourself and the members of your household or organization in order to obtain applicable coverage. Please note the information you provide may not be the only information that we consider in issuing an insurance policy. Additionally, we may use your information for other related purposes as described in this notice. This notice describes the information we may collect about you and the members of your household or organization and how we treat that information.

### How We Collect Information

We collect information about you and other individuals proposed for coverage or covered under your policy, not only from your application or any claims, but from any visits to our websites and use of any mobile applications we may offer. This includes name and address, type of vehicle(s), information about other drivers and members of your household or organization, payment account information, Social Security number, home and auto information, health information, telematics, and geolocation data.

We also may collect information about you and other members of your household or organization from within the companies of NJM and from third parties, as permitted by law. This may include, but is not limited to, a credit-based insurance score, motor vehicle records, court records, reports about your coverage and claims history with other insurance companies, information about your health, reports that identify members of your household or organization, and photos of the property to be insured.

### How We Use and Disclose Information

NJM uses and discloses your personal information only as permitted by law and as necessary to conduct business. We will not share your personal information with others without your written consent, except as permitted by law. We may use your personal information, including information received from consumer reporting agencies, for things such as:

- Underwriting and rating your policies and accounts;
- Confirming your identity and servicing products you have applied for or purchased;
- Processing claims;
- Offering you other NJM products or services;
- Recording telematics and trip information if you participate in our voluntary telematics program;
- Providing location-based services, such as roadside assistance;
- Enhancing your customer experience and improving our systems and products;
- Contacting you at a telephone number or email address you provided to us, including cell phones or other wireless devices, via recorded message, live call or through the use of automated dialing equipment, text (SMS) message, or any other means of communication your device is capable of receiving, as allowed by law;
- Developing and offering new products and services;
- Protecting against fraud;
- Complying with legal requirements;
- Performing day-to-day insurance operations;
- Communicating within the companies of NJM so you do not need to provide us with the same information multiple times. If you prefer to limit such sharing of information within the companies of NJM (including your driving record, claim history, and credit information), please call us at 1-800-232-6600; and/or
- Performing other activities as required or permitted by law.

### We may share your personal information with:

- Third parties (including adjusters, appraisers, agents, brokers, investigators, attorneys, consultants, and service providers) who perform a business, professional or insurance function for NJM, including claims investigations, medical examinations, inspections, and appraisals, or for roadside assistance or the repair of your vehicle if you have a claim;
- Our reinsurers and affiliated companies;
- Insurance regulators, in connection with the regulation of our business, and state motor vehicle departments;
- Insurance support organizations and consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information, as permitted by law, and for the purpose of detecting and preventing insurance crimes or fraudulent claims;
- Businesses that help us with data processing;
- Businesses that provide marketing or other services on our behalf and other affiliated insurance companies to provide a broader selection of insurance products to you;
- Businesses that conduct research for us and the insurance industry, including actuarial or underwriting studies;
- Other insurance companies, including our affiliates, for claims handling, underwriting, and fraud investigation purposes;
- Certificate holders or policyholders for the purpose of providing information regarding the status of an insurance transaction;
- Your mortgage company, lienholder, finance company, or lessor;
- As we deem necessary or appropriate under applicable law, including laws outside your state of residence; to comply with legal process; to respond to requests from public and government authorities, including subpoenas, warrants, or

other court orders; to enforce our Terms of Use and any other terms and conditions governing our other services and offerings, including NJM SafeDrive and NJM SafeDrive Go; to protect our operations; to protect our legal interests, rights, privacy, safety, or property, and/or that of you or others; to detect and prevent fraud or illegal activities; and to allow us to pursue available remedies or limit the damages that we may sustain; and/or

- As otherwise allowed by law.

## How We Protect Information

NJM maintains physical, electronic, and procedural safeguards to keep your information secure. We limit access to personnel who “need to know” in providing services to you, your policy or claim, and to support our insurance operations. We do not sell your information to mass marketing or telemarketing companies. Our internal confidentiality and security policies require our employees to keep information obtained in the course of our business confidential. Any information we share with third parties, including organizations which perform a service for us or help us market our products, is subject to confidentiality protections and may be used only for the purposes intended.

## Your Access to and Correction of Information

You have certain rights to know what kind of recorded personal information we keep in our files about you as well as certain rights to have reasonable access to and copies of certain recorded personal information. If you have questions about what recorded personal information we may have on file about you, please submit a written request to us by mail (NJM Insurance Group, Attn. Privacy, 301 Sullivan Way, West Trenton, New Jersey 08628) or email us at [privacy@njm.com](mailto:privacy@njm.com). Please identify what recorded personal information you would like to receive and provide your complete name, address, date of birth, type of policy held or applied for, and all policy numbers issued to you by us. Information requested must be reasonably locatable and retrievable by us.

Within 30 business days of receipt of your request, we will inform you in writing of the nature and substance of reasonably locatable and retrievable recorded personal information about you in our files. You may review this information in person or receive a copy at a reasonable charge. We will also identify the person or organizations to whom we have disclosed this recorded personal information within the past two years. In addition, you will be given the name and address of any consumer reporting agency which prepared a report about you so that you can contact them for a copy. At our discretion, medical records and details about our decisions regarding those medical records may only be released to your physician or a physician qualified to interpret them.

Your rights regarding access to recorded personal information apply to the information collected and maintained in connection with insurance transactions. These rights do not extend to information collected in connection with or in reasonable anticipation of a claim or civil or criminal proceeding.

You can write to us if you believe your recorded personal information should be corrected, amended, or deleted. Please tell us what you think is wrong and why. Within 30 business days from the date of receipt of your written request, we will either amend your recorded personal information in our files or inform you that we did not make any changes and the reasons why. If we do not make changes, you may send a written statement to insert in your file. If you ask us to, we will notify persons to whom we have previously disclosed your recorded personal information of any changes in your recorded personal information or your written statement. If we subsequently disclose your recorded personal information, we will include your statement within such disclosure.

This notice applies to prospective, current, and former customers of the following NJM Insurance Group companies:

New Jersey Manufacturers Insurance Company  
New Jersey Re-Insurance Company  
New Jersey Casualty Insurance Company  
New Jersey Indemnity Insurance Company