



WEBSITE PRIVACY POLICY

INTRODUCTION

Thank you for visiting FCCI Insurance Group's website. FCCI Insurance Group is made up of the following insurance companies: FCCI Insurance Company, FCCI Commercial Insurance Company, National Trust Insurance Company, Monroe Guaranty Insurance Company, FCCI Advantage insurance Company, and Brierfield Insurance Company (collectively "FCCI"). This Website Privacy Policy applies to www.fcci-group.com/ and any other websites on the Internet that FCCI owns or operates (the "Website"). You may have been directed to this Website Privacy Policy from other websites owned or operated by FCCI Insurance Group and/or its affiliates that have adopted this Policy.

CONSENT

You signify your consent to this Website Privacy Policy by your use of the Website. If you do not agree to this Policy, please do not use the Website. We reserve the right, in our sole discretion, to change, modify or otherwise update this Policy from time-to-time. You can locate such changes and access the most current version of this Policy by clicking on "Privacy Policy" on the Website.

LINKS

The Website may contain links to other non-FCCI websites. FCCI is not responsible for the content or privacy practices of any other websites on the Internet that are linked to or from the Website. Please note that when you click on a link on the Website, you may be transferred to another website that may not be under FCCI's control. FCCI encourages you to read the privacy statements on any of those linked sites as their privacy policy(ies) may differ from this Website Privacy Policy.

COLLECTION OF PERSONAL AND NON-PERSONAL INFORMATION THROUGH THE WEBSITE

At FCCI, we value the privacy of our Website and of its visitors, so it is important that you understand the ways in which personal information is addressed on our Website. Personal information collected from you through the Website may include, for example, a name, a mailing address, a telephone or facsimile number, an e-mail address, an occupation, or any other response(s) you choose to provide to questions, or any inquires you may make through the Website. Know that you have control over your personal information when using our Website, and that, except for Content-Specific pages as outlined below, you may browse the pages on the Website without being required to tell us who you are or otherwise reveal any personal information. In other words, the Website only collects personal information when you choose to provide it.

Our Website may collect two types of information: non-personal information and personal information.

Non-personal information can be thought of as information that does not identify a particular person. Examples of non-personal information we may collect through the Website include, without limitation, the date and time of access, the area(s) of the Website visited, browser type, operating system, host or Internet Service Provider (ISP) and identification of the site from which you may have been referred to our Website. Non-personal information that is collected is utilized for efforts to improve our Website. Personal information is information that can identify a specific person, and includes information such as a name, address or policy information. However, this information is only collected when you voluntarily supply it. When personal information is supplied to FCCI through our Website, we utilize it only for purposes that are associated with the services provided on or otherwise stated on the Website. FCCI shares information with its affiliated companies in order to administer commercial insurance policies and provide our policyholders with efficient service, and we apply this same Privacy Policy to former and current policyholders. FCCI does not disclose non-public personal information concerning our Consumers to non-affiliated third parties, except as permitted or required by law.

CONTENT SPECIFIC PAGES

Certain pages on our Website may provide content tailored for specific customers. Personal information supplied through the registration process will be kept confidential and we do not disclose that personal information to non-affiliated third parties, except where permitted or required by law. Additional privacy notices may be provided.

ONLINE FORUMS, BLOGS AND OTHER INTERACTIVE FEATURES

Users may encounter forums, blogs or other interactive features on our Website that are designed to give consumers the opportunity to share information. FCCI wants you to know that other users of our Website may be able to view any communications you make through such interactive features. As a consequence, you acknowledge through your use of such interactive features that you understand you do not have any expectation of privacy or confidentiality in any content you provide through such features, regardless of the type or nature of the information provided.

WEBSITE EFFICIENCY AND COOKIES

“Cookies” are small pieces of information that may be stored by your browser or on your computer’s hard drive. FCCI may use “cookies” as a part of a larger group of electronic information mechanisms available to tailor user experiences with the Website; for example, to determine whether a visitor is unique or has previously viewed the Website. A user will still be able to access the Website should s/he decide to not allow his/her browser to accept these mechanisms, but user experience with the Website may not be as efficient with such a setting and it is possible that the user may not be able to access all parts of the Website.

THE SECURITY OF YOUR COMMUNICATIONS

The Internet is not a secure communications medium. While FCCI does employ many safeguards to protect personal information transmitted to it over the Internet, and does periodically test the security of its systems, FCCI is unable to assume responsibility for any harm, loss or damage that you may experience from the transmission of information by or to FCCI over the Internet.

ACCESS TO YOUR PERSONAL INFORMATION

Should you desire to access and correct personal information that you submitted through the Website, please send a written request to the address designated below. FCCI will make corrections whenever possible, but we may not be able to provide information relating to claims, litigation, investigations and other matters. Kindly address requests as follows:

By Mail:

FCCI Insurance Group
Attention: Chief Security Officer
6300 University Parkway
Sarasota FL 34240-8424

By E-mail:

ComplianceDepartment@fcci-group.com