



## Privacy Policy

Island Insurance Companies is the state's largest locally owned and operated property and casualty insurance carrier, and has been providing a wide range of insurance products and services to Hawaii's families and businesses since 1940. Our employees manage information concerning individual customers in the same responsible, confidential manner we want our own financial affairs managed.

This Island Insurance Companies ("Island") Privacy Policy applies to information gathered in connection with the products underwritten by Island Insurance Company, Ltd., Tradewind Insurance Company, Ltd., and Island Premier Insurance Company, Ltd., through Island's website at [www.islandinsurance.com](http://www.islandinsurance.com). This notice is for your information only and requires no action on your part. This notice does not reflect a change in the way we do business or manage your information.

### Information We Collect

We obtain most information directly from you, such as information provided to us on your application for insurance, or information you voluntarily send to us via our website and/or e-mail. Examples of information we obtain from you include your name; address; phone number; e-mail address; driver's license or non-driver identification number; financial account, credit card, or debit card number; and date of birth. On occasion, and only when necessary, we may obtain your social security number. We also collect information about your transactions with us, such as insurance premiums and policy numbers. We may acquire additional information from third parties. Third parties may include agents, employers, other insurers, consumer reporting agencies, health care providers or servicing vendors. Information collected may relate to your accident history, finances, employment, health, or other personal characteristics, as well as publicly available information about you.

### Information We Disclose

We may disclose collected information to our affiliated and non-affiliated companies when necessary to conduct our normal business activities. These activities may include evaluating requests for insurance products; adjusting and resolving claims; marketing services; administering policies; and processing transactions at your request. Affiliated companies to which we may disclose collected information are within the Island family of companies. They may include Island Insurance Company, Ltd., Tradewind Insurance Company, Ltd., and Island Premier Insurance Company, Ltd. Non-affiliated companies to which we disclose collected information are outside the Island family of companies. They may include insurance agencies, banks, other insurance companies, and service providers. Service providers may include your agent, agents who service your policies, our affiliates, or third parties that help us provide you with our products and services. We may also disclose collected information to financial institutions with which we have an account. We also may disclose information as permitted or required by law. We do not disclose collected information about former customers to anyone except as permitted by law.

### Protection of Information

Our employees follow and maintain our privacy policies and procedures. Affiliates and third parties to which we disclose information are required to maintain adequate security standards for the protection of collected information. We will make every effort to protect and safeguard any information that we have.

### Internet Privacy on Island Insurance Companies' Website

Island does not capture any personal information from visitors to its website, unless voluntarily provided by said visitors (for example, via the website's online forms: "Request a Quote," "Contact Us," "Request a Replacement ID Card," etc.). We may use information gathered online to understand usage trends, plus enhance our digital presences and your experience with them.

Island is not responsible for information practices employed by websites linked with our website. Generally, links to non-Island websites are provided solely as pointers to information on topics that may be useful to users of Island's website.

### **Changes to our Privacy Policy**

It may be necessary for us to modify or supplement our Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice that describes our new practices.