TRIDENT INSURANCE CORP

WEBSITE PRIVACY POLICY & INSURANCE CUSTOMER INFORMATION PRIVACY NOTICE

Effective Date: November 4, 2021
Last Updated: November 4, 2021

Trident Insurance Corp
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Greenwood, Indiana 46131
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1. INTRODUCTION AND COMMITMENT TO PRIVACY

Trident Insurance Corp ("Trident Insurance," "Trident," "Company," "Agency," "we," "us," or "our") is committed to protecting the privacy, confidentiality, integrity, and security of personal, commercial, financial, and insurance-related information entrusted to us by our customers, prospective customers, policyholders, business partners, and website visitors.

As an insurance agency operating in Indiana and providing insurance-related services in states where appropriately licensed, Trident Insurance Corp recognizes the importance of safeguarding nonpublic personal information and maintaining responsible information management practices.

This Privacy Policy explains how we collect, receive, use, maintain, disclose, protect, retain, and dispose of information obtained through our business operations, including our website, online insurance forms, electronic communications, telephone calls, insurance applications, customer records, and interactions with insurance companies and authorized business partners.

Our commitment is to collect and use information for legitimate business, insurance, underwriting, regulatory, administrative, and customer service purposes, subject to applicable federal and state laws.

This Privacy Policy applies to information collected from:

- Visitors to our website and online services.
- Individuals requesting insurance quotations or coverage.
- Current and former insurance customers.
- Commercial trucking companies, motor carriers, and fleet operators.
- Drivers and other individuals whose information is supplied for insurance purposes.
- Commercial and personal insurance applicants.
- Individuals submitting claims, policy changes, or insurance documentation.
- Individuals communicating with us through email, telephone, text message, or online forms.

- Authorized business representatives and insurance-related third parties.

This Policy does not replace any additional privacy notice, disclosure, consent, or authorization required under applicable law.

2. OUR INSURANCE SERVICES

Trident Insurance Corp acts as an insurance agency or producer in connection with insurance products offered by authorized insurers and insurance markets.

Our services may include, where available and within the scope of our licenses and appointments:

- Commercial trucking and transportation insurance.
- Commercial automobile liability insurance.
- Motor truck cargo insurance.
- Physical damage coverage.
- General liability insurance.
- Commercial property insurance.
- Trailer interchange and non-owned trailer coverage.
- Occupational accident and related commercial coverage.
- Insurance quotations, applications, policy servicing, renewals, and endorsements.
- Certificates of insurance and insurance documentation.
- Claims reporting assistance and communication with insurers.
- Other insurance products and related agency services.

Insurance policies are issued and underwritten by the applicable insurance carriers, not necessarily by Trident Insurance Corp. Insurance carriers, managing general agents, administrators, and other parties may maintain separate privacy policies governing information they independently collect or process.

3. INFORMATION WE COLLECT

We collect personal and business information reasonably necessary for insurance-related transactions, customer service, legal obligations, and legitimate business operations.

A. Personal Identification Information

Depending on the services requested, we may collect:

- Full legal name.
- Residential and mailing address.
- Business address.
- Telephone and mobile phone numbers.
- Email address.

- Date of birth.
- Driver's license number and licensing information.
- Social Security number or other government-issued identification information where required.
- Contact details for authorized representatives.

B. Business and Commercial Information

For commercial insurance accounts, we may collect:

- Legal business name and trade names.
- Business entity type and ownership information.
- Federal Employer Identification Number (FEIN).
- United States Department of Transportation (USDOT) number.
- Motor Carrier (MC) number.
- Business operating address and contact information.
- Business operations, routes, and service areas.
- Fleet size, vehicle schedules, and equipment information.
- Annual revenue and other underwriting-related financial information.
- Cargo classifications and transportation operations.
- Prior insurance history and loss experience.
- Business registration and regulatory compliance information.

C. Driver and Transportation Information

For trucking and commercial automobile insurance, we may collect:

- Driver names and identification information.
- Commercial Driver's License (CDL) information.
- Driving experience and employment history.
- Motor Vehicle Records (MVRs).
- Driving violations and accident history.
- Relevant safety and compliance information.
- Driver qualification information.
- Vehicle Identification Numbers (VINs).
- Vehicle ownership, registration, and operating information.
- Claims and loss history.

Where lawfully obtained and relevant to underwriting, claims, or insurance administration, we may also receive information from authorized third-party databases, government agencies, insurers, and business customers.

We expect business customers submitting information about drivers or employees to have lawful authority to provide that information.

D. Financial and Insurance Information

We may collect or receive:

- Insurance application information.
- Policy numbers and coverage details.
- Premium amounts.
- Billing and payment history.
- Premium financing information.
- Insurance claim information.
- Loss runs and underwriting reports.
- Credit-related or insurance scoring information where legally permitted.
- Payment information necessary to process authorized transactions.

Sensitive payment information may be processed by authorized payment service providers.

E. Website and Electronic Information

When visiting or interacting with our website or digital platforms, certain technical information may be collected, including:

- Internet Protocol (IP) address.
- Browser type and operating system.
- Device type and device identifiers.
- Date and time of visits.
- Pages visited and website interactions.
- Referring websites.
- Website performance and diagnostic information.
- Cookies and similar technologies, where implemented.

F. Communications and Documents

We may maintain records of:

- Emails and online inquiries.
- Insurance quotations and applications.
- Customer service communications.
- Text messages and authorized electronic correspondence.
- Claims communications.
- Documents provided by customers.

- Telephone communications and recordings where conducted with legally required notice or consent.

We seek to limit the collection of sensitive information to what is reasonably needed for legitimate business and legal purposes.

4. SOURCES OF INFORMATION

Trident Insurance Corp may obtain information through:

- Information submitted directly by customers or authorized representatives.
- Insurance applications, quotation requests, and policy servicing documents.
- Insurance companies, underwriters, managing general agents, and wholesalers.
- Insurance reporting agencies and consumer reporting agencies when permitted by law.
- State and federal transportation authorities, including publicly available regulatory records.
- Motor vehicle and driver record sources.
- Claims administrators, adjusters, and claims reporting services.
- Prior insurance carriers and loss history providers.
- Insurance premium finance companies and payment processors.
- Website forms, customer correspondence, and authorized electronic communications.

Information obtained from third parties will be handled in accordance with applicable legal requirements and relevant contractual restrictions.

5. HOW WE USE INFORMATION

We use information for legitimate insurance and business purposes, including:

Insurance Quotations and Underwriting

To obtain insurance quotations, submit applications, verify eligibility, communicate with insurers, and assist with underwriting assessments.

Policy Administration

To assist with policy issuance, renewals, endorsements, changes, certificates of insurance, cancellations, reinstatements, and related transactions.

Claims and Loss Processing

To assist with claims reporting, documentation, communication with insurers and adjusters, claims-related investigations, and other authorized claims services.

Customer Service

To respond to customer requests, answer questions, provide policy information, maintain account records, and fulfill service obligations.

Insurance Verification and Regulatory Compliance

To verify information, meet applicable insurance and transportation requirements, detect suspected fraud, and comply with legal obligations.

Billing and Payments

To administer premium payments, refunds, billing inquiries, payment arrangements, and premium financing transactions.

Business Operations

To maintain records, improve customer service, support internal administration, conduct lawful audits, and manage business operations.

Marketing and Communications

To provide information about our services, insurance products, renewals, and other relevant offerings, subject to applicable consent and communication preferences.

We do not use personal information for purposes prohibited by applicable law.

6. DISCLOSURE AND SHARING INFORMATION

Trident Insurance Corp recognizes that insurance transactions require the exchange of information with insurers and other authorized parties.

We limit disclosures to appropriate business purposes and disclosures permitted or required by law.

We may disclose relevant information to:

A. Insurance Companies and Underwriters

Insurance carriers, underwriters, managing general agents, surplus lines intermediaries, and other authorized insurance markets involved in quotations, underwriting, policy issuance, renewals, and coverage administration.

B. Claims Representatives

Insurers, claim adjusters, third-party administrators, investigators, legal representatives, and other authorized parties involved in handling insurance claims.

C. Insurance Service Providers

Vendors providing services such as insurance management systems, policy administration, document management, secure data storage, customer communications, or technical support.

D. Financial and Payment Service Providers

Premium finance providers, authorized payment processors, and other financial service providers when necessary for requested insurance transactions.

E. Regulatory and Government Authorities

Federal, state, and local government agencies, insurance regulators, law enforcement, courts, or other authorized authorities when disclosure is required or permitted by law.

F. Legal and Professional Advisors

Attorneys, accountants, auditors, consultants, and other professional advisors performing legitimate duties and subject to applicable confidentiality obligations.

G. Business Transfers

In connection with a lawful merger, acquisition, sale of assets, transfer of a book of business, or similar transaction, subject to applicable confidentiality protections and legal requirements.

H. Other Authorized Recipients

Other parties when a customer has provided valid authorization, or when disclosure is otherwise permitted or required by law.

The categories of information disclosed may include application information, identification information, driver and vehicle records, financial and billing information, insurance transaction details, loss information, and claim records, as appropriate to the transaction.

Trident Insurance Corp does not authorize third parties to use nonpublic customer insurance information for unrelated purposes except as permitted by law and any required authorization.

7. NONPUBLIC PERSONAL FINANCIAL INFORMATION

Trident Insurance Corp recognizes the privacy protections applicable to nonpublic personal financial information under the Gramm-Leach-Bliley Act and applicable state insurance privacy regulations.

Nonpublic personal financial information may include information provided on insurance applications, insurance transaction information, policyholder records, financial details, and certain consumer reports.

We disclose such information as needed to process, administer, service, or enforce insurance transactions, respond to lawful requests, prevent fraud, and conduct other activities authorized by applicable law.

Disclosure for purposes outside applicable legal exceptions is subject to any required privacy notices, authorizations, and consumer opt-out opportunities.

If a legally applicable right to opt out of particular nonaffiliated third-party disclosures arises, Trident Insurance Corp will provide the required notice and reasonable methods for exercising that right before proceeding with the restricted disclosure.

Customers may contact us using the information in Section 22 to inquire about our information-sharing practices or to submit an applicable privacy request.

8. PRIVACY OF CURRENT AND FORMER CUSTOMERS

Trident Insurance Corp extends applicable confidentiality and information protection practices to information concerning both current and former customers.

The termination, expiration, cancellation, or nonrenewal of an insurance policy does not automatically result in the deletion of customer information.

Information may be retained and disclosed as necessary or permitted for lawful insurance servicing, claims, recordkeeping, regulatory, fraud prevention, contractual, and legal purposes.

We do not treat the termination of a customer relationship as permission to disclose nonpublic personal information for otherwise unauthorized purposes.

9. INFORMATION SECURITY AND SAFEGUARDS

Trident Insurance Corp is committed to maintaining reasonable administrative, technical, and physical safeguards appropriate to the nature of the personal and insurance information under its control.

Our information security objectives include:

- Protecting the confidentiality of customer records.
- Preserving the integrity of insurance-related information.
- Preventing unauthorized access or disclosure.
- Reducing risks associated with cyberattacks, data theft, and improper access.
- Limiting access to individuals with legitimate business responsibilities.
- Supporting secure storage, transmission, and disposal practices.
- Addressing identified security risks and incidents.

Security measures may include access controls, authentication procedures, system monitoring, secure document management, employee confidentiality requirements, vendor oversight, and other safeguards appropriate to our operations.

Employees, contractors, and authorized representatives are expected to protect confidential customer information and use it only for legitimate authorized purposes.

No internet-based system, electronic communication, or data storage method can be guaranteed completely secure. We therefore cannot guarantee absolute protection against every unauthorized intrusion or security incident.

Where applicable, security practices are subject to the Indiana Insurance Data Security Law and other governing requirements.

10. WEBSITE PRIVACY, COOKIES, AND INTERNET TRACKING

Our website may use cookies, analytics technologies, server logs, and similar technical tools to operate and improve online experience.

These technologies may support:

- Website functionality.
- Performance monitoring.
- Security and fraud prevention.
- Website traffic analysis.
- Understanding visitor interactions.
- Improving navigation and customer service.
- Measuring marketing effectiveness, where such tools are implemented.

Cookies are small data files that websites may store on a visitor's device.

Visitors may use browser controls to block or delete certain cookies. Disabling cookies may affect some website functions.

Where required by law, we will provide appropriate notices or choices concerning nonessential cookies and similar tracking technologies.

Certain external advertising or analytics providers may collect information through technologies deployed on a website if those services are enabled. Such practices are subject to applicable privacy requirements and the terms governing those providers.

A browser's "Do Not Track" signal may not be uniformly interpreted across website technologies. We will honor legally applicable opt-out preference signals where required.

11. EMAIL, TELEPHONE, AND TEXT MESSAGE COMMUNICATIONS

Trident Insurance Corp may communicate with customers and prospective customers through telephone calls, email, text messages, postal mail, or other authorized communication channels.

Communications may relate to:

- Insurance quotations and applications.
- Policy renewals and expiration notices.
- Billing reminders and payment inquiries.

- Insurance documentation.
- Claims processing.
- Customer service requests.
- Appointment confirmations.
- Other legitimate insurance-related matters.

Marketing communications will be conducted in accordance with applicable federal and state requirements, including the Telephone Consumer Protection Act (TCPA) and applicable rules governing commercial electronic communications.

SMS and Text Messaging Privacy

Where customers voluntarily enroll in an SMS messaging program, Trident Insurance Corp will use the relevant telephone number and consent records for the disclosed messaging purposes.

Consent to receive marketing text messages is not a condition of purchasing insurance.

Message and data rates may apply. Message frequency may vary.

Customers may request that optional marketing text communications stop by using the opt-out method provided in the relevant message or by contacting our office.

Where supported by the messaging system, replying **STOP** will request that messages cease. Customers may contact the office for assistance.

Mobile telephone numbers, text messaging opt-in information, and associated consent records will not be shared with unrelated third parties for their independent marketing or promotional purposes.

Information may be processed by authorized messaging service providers solely as necessary to deliver and manage the relevant communications, subject to applicable restrictions.

Opting out of marketing communications does not necessarily prevent legally required notices or communications needed to administer an existing insurance relationship where such communications are otherwise lawful.

12. THIRD-PARTY WEBSITES AND EXTERNAL LINKS

Our website or electronic communications may contain links to websites operated by insurance companies, payment processors, government agencies, insurance technology providers, or other third parties.

Trident Insurance Corp does not control the independent privacy practices of external websites.

Third-party websites may collect information under their own privacy policies, security procedures, and terms of use.

Customers are encouraged to review those policies before submitting personal or financial information to outside organizations.

This Privacy Policy does not govern information handled independently by third-party websites or services outside our control.

13. INSURANCE CLAIMS, DRIVER INFORMATION, AND MOTOR CARRIER RECORDS

Because Trident Insurance Corp provides transportation and commercial insurance-related services, we may receive information concerning drivers, motor carriers, equipment, accidents, claims, and regulatory compliance.

Such information may include driver licensing records, employment-related information relevant to insurance, vehicle information, inspection information, claims documentation, loss histories, and other underwriting materials.

We use this information only for legitimate purposes such as:

- Insurance quotations and underwriting submissions.
- Driver eligibility verification for insurance purposes.
- Fleet and vehicle schedule administration.
- Policy servicing and renewals.
- Claims reporting and investigation assistance.
- Fraud prevention and lawful compliance activities.

Information may be shared with authorized insurance companies, underwriters, claims administrators, and other legally authorized recipients when necessary.

A transportation company submitting driver information is responsible for ensuring that it has appropriate legal authority to disclose the information.

We do not authorize unrestricted disclosure of confidential driver or motor carrier information.

14. CONSUMER REPORTS AND INSURANCE SCORING

Where permitted by law and relevant to an insurance transaction, Trident Insurance Corp or an insurance carrier may obtain or use consumer reports, driving records, claims history reports, or insurance-related scoring information.

Such information may assist insurance providers in evaluating eligibility, underwriting risk, pricing, or other legally authorized insurance decisions.

Consumer reports will be requested or used only when a legally permissible purpose or other required authorization exists.

When applicable, consumers may have rights under the Fair Credit Reporting Act and other laws to receive certain notices, dispute inaccurate report information, or obtain information directly from the applicable consumer reporting agency.

Insurance eligibility, rates, underwriting decisions, and policy terms are generally determined by the applicable insurer subject to governing law and policy requirements.

15. CUSTOMER PRIVACY RIGHTS AND REQUESTS

Depending on applicable federal and state law, customers and other individuals may have rights relating to their personal information.

These rights may include the ability to:

- Request information about personal data maintained by Trident Insurance Corp.
- Request correction of inaccurate personal information.
- Request deletion of information where legally required and no retention exception applies.
- Request information about applicable categories of data disclosures.
- Exercise applicable rights concerning certain third-party sharing.
- Withdraw consent for optional communications where permitted.
- Request a copy of this Privacy Policy or an applicable insurance privacy notice.
- Exercise any additional rights available under applicable state law.

Not all privacy rights apply to every person, category of information, or insurance transactions.

Certain records may be excluded from access or deletion requirements because of insurance privacy laws, the Gramm-Leach-Bliley Act, contractual obligations, legal retention requirements, pending claims, or other lawful exceptions.

Requests may be submitted using contact information in Section 22.

We may request reasonable identity verification before releasing, modifying, or deleting information. We will respond within the period required by applicable law.

Individuals will not be unlawfully discriminated against for exercising applicable privacy rights.

16. DATA RETENTION AND SECURE DISPOSAL

Trident Insurance Corp retains personal and commercial insurance information for periods reasonably necessary to accomplish legitimate business purposes and satisfy applicable legal, contractual, insurance, regulatory, and recordkeeping obligations.

Retention considerations may include:

- Insurance policy administration.
- Claims processing and loss documentation.
- Regulatory examinations.
- Financial and accounting requirements.
- Fraud prevention and investigation.
- Insurance carrier contractual requirements.
- Dispute resolution and legal proceedings.
- Applicable limitation periods and litigation holds.

Once information is no longer reasonably necessary and no applicable obligation requires its retention, we will take appropriate steps to securely delete, destroy, de-identify, or otherwise dispose of the information consistent with applicable law and our records management procedures.

Retention periods may vary based on the record type, insurance product, governing state, and applicable legal requirements.

17. DATA BREACHES AND SECURITY INCIDENTS

Trident Insurance Corp recognizes the importance of responding promptly and appropriately to suspected or confirmed cybersecurity incidents.

If we become aware of a potential security incident involving information within our responsibility, we will take actions appropriate to the circumstances, including investigation, containment, risk assessment, remediation, and notifications where required by applicable law.

When legally necessary, affected individuals, insurance carriers, government agencies, or insurance regulators may be notified in accordance with applicable reporting requirements.

We will not represent that a system is completely immune from cyberattacks, unauthorized access, or technical failures.

Customers who suspect fraudulent use of their information or receive suspicious communications claiming to originate from Trident Insurance Corp should contact our office promptly.

18. CHILDREN'S PRIVACY

Our website and insurance services are intended for adults and authorized business representatives and are not directed to children under the age of 13.

We do not knowingly solicit personal information directly from children under 13 through our website without obtaining any consent required by applicable law.

Information about minors may be processed where lawfully necessary in connection with insurance transactions and subject to applicable restrictions.

If we discover that personal information was collected from a child in violation of applicable law, we will take appropriate corrective measures.

Parents or legal guardians with concerns may contact our office.

19. MARKETING AND INFORMATION-SHARING CHOICES

Trident Insurance Corp respects customer preferences regarding optional marketing communications and legally restricted information disclosures.

Customers may contact us to request removal from optional marketing email, telephone, or text message programs, subject to applicable legal requirements.

When an email contains a functioning unsubscribe option, customers may use that option to discontinue the relevant communications.

Any legally required option to limit nonaffiliated third-party disclosures will be provided in accordance with applicable insurance privacy requirements.

We do not treat a marketing opt-out as automatically terminating an insurance policy, changing coverage, or eliminating obligations that require continued insurance-related communications.

20. APPLICABLE PRIVACY LAWS AND REGULATORY COMPLIANCE

Trident Insurance Corp intends to conduct its information-handling activities in accordance with applicable privacy, insurance, consumer protection, and data security laws.

Depending on the information and transactions involved, these laws may include:

Gramm-Leach-Bliley Act (GLBA)
Federal requirements concerning the privacy and safeguarding of certain nonpublic personal financial information.

Indiana Insurance Privacy Requirements
Applicable Indiana Department of Insurance regulations, including 760 IAC 1-67 concerning the privacy of consumer information.

Indiana Insurance Data Security Law
Indiana Code 27-2-27, governing applicable insurance licensee information security and cybersecurity responsibilities.

Fair Credit Reporting Act (FCRA)
Applicable federal requirements concerning consumer reports and permissible uses of consumer reporting information.

Telephone Consumer Protection Act (TCPA)
Applicable requirements concerning certain telephone calls, automated communications, and text messaging.

CAN-SPAM Act
Applicable federal requirements governing commercial email communications.

Children's Online Privacy Protection Act (COPPA)
Applicable restrictions involving certain online information collected from children under 13.

Other Applicable State Laws
Consumer privacy, insurance information protection, security breach notification, and other laws in states where Trident Insurance Corp lawfully operates or handles protected information.

The applicability of any particular statute depends on the nature of the information, the relevant activity, the legal status of the parties, and statutory exclusions or exemptions.

Nothing in this Policy is intended to waive or reduce any privacy right or protection provided by applicable law.

21. UPDATES AND CHANGES TO THIS POLICY

Trident Insurance Corp reserves the right to revise this Privacy Policy to reflect changes in applicable law, regulatory requirements, business practices, insurance operations, or information technology.

Revised versions will include an updated effective date or last-updated date.

Where a change requires additional notice, consent, or an opportunity to opt out under applicable law, we will provide the necessary notice or choice before implementing the affected practice.

The current version will be made available through our applicable website or upon request.

22. PRIVACY REQUESTS AND CONTACT INFORMATION

For questions, concerns, privacy requests, information corrections, or complaints concerning this Privacy Policy or our handling of personal information, please contact:

TRIDENT INSURANCE CORP
Attention: Privacy Officer / Privacy Compliance
225 South Emerson Ave, Suite E
Greenwood, Indiana 46131

Telephone: (317) 399-1111
Email: bbrar@tridentinsurancecorp.com

Email Subject: Privacy Policy Inquiry or Privacy Request

Please provide sufficient information for us to understand the request. Do not email Social Security numbers, complete payment card numbers, or other highly sensitive information unless using an appropriately secure method.

We may take reasonable measures to verify identity or authority before responding to requests involving confidential records.

23. CONSUMER COMPLAINTS AND REGULATORY RIGHTS

Trident Insurance Corp encourages customers to contact our office directly concerning privacy questions or complaints.

Nothing in this Privacy Policy restricts a consumer's right to contact an insurance regulator, government authority, or other authorized agency.

Indiana consumers may contact the Indiana Department of Insurance regarding matters within its jurisdiction.

Customers located in other states may have additional protections or complaint procedures under the laws and insurance regulations applicable to their insurance transactions.

24. LIMITATIONS AND LEGAL INTERPRETATION

This Privacy Policy describes Trident Insurance Corp's information practices and commitments. It does not create or modify insurance coverage, alter insurance policy terms, guarantee an insurance quotation, or establish an insurance contract.

Insurance coverage is governed by the applicable insurance policy, endorsements, declarations, and controlling law.

Nothing in this Privacy Policy is intended to exclude, restrict, or limit a mandatory statutory obligation or consumer right.

If a provision conflicts with applicable law, the controlling legal requirement will govern to the extent of the conflict.

The remaining provisions will continue to apply to the extent legally permissible.

25. OUR PRIVACY COMMITMENT

At Trident Insurance Corp, customer trust and responsible information handling are fundamental to our business operations.

We recognize that individuals and companies provide confidential information when requesting insurance quotations, purchasing coverage, submitting claims, and seeking ongoing assistance.

Our commitment is to:

- Respect the confidentiality of personal and business insurance information.
- Collect and use information for appropriate and lawful purposes.
- Limit disclosure of confidential records to authorized recipients.
- Maintain safeguards appropriate to sensitive customer information.
- Support the responsible administration of insurance policies.
- Honor applicable customer privacy rights and communication preferences.
- Review our information practices as business and legal requirements change.

We appreciate the confidence our customers place in Trident Insurance Corp and remain committed to responsible privacy and information security practices.

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End of Privacy Policy