

Privacy Policy

Protecting Customer Information

MAPFRE Insurance has always made it a priority to protect your personal and privileged information. We do not sell your information. We limit access to your personal and privileged information to those persons who need to know it to perform their jobs and to provide service to you, and as required or permitted by law. We maintain physical and electronic safeguards to protect such information from unauthorized use or disclosure.

You may have additional concerns about the privacy and security of information collected through our web site. We are committed to protecting the online privacy of visitors to our web site. We maintain physical, electronic, and procedural safeguards to secure your personal information. However, "perfect security" does not exist on the internet, and there is always some risk in transmitting information electronically. As we deem appropriate, we use security measures consistent with industry standards, such as firewalls and encryption technology, to protect your information.

Our web site may contain links to other web sites. We have no control over the privacy practices or the content of any of our business partners, advertisers, sponsors, or other web sites we provide links to from our web site. You should check the applicable privacy policy of the web site sponsor when linking to other web sites.

Former Customers

We protect information of our former customers in the same way as for our current customers.

Information We Collect

We collect and use information that we believe is necessary to serve you effectively and to permit us to meet your needs, such as information that we receive from your insurance application and through correspondence and communications from you, including name, address, and telephone number; information about your transactions with us; information that you provide to us on our web site; information from your insurance agent or broker (if applicable); information that we receive from consumer reporting agencies; information from website usage (or traffic); information from customer lists provided by other organizations and marketing data providers; information from governmental agencies and insurance-support organizations; and information relating to insurance claims, which may include medical information. This information enables us to underwrite policies, process claims, ensure proper billing, and service accounts. We also may collect customer information from insurance agents (if applicable) who may use our protected and secure Internet based portal to make changes to policies, make payments, and inquire about the status of customer accounts.

Information We Share

We share information that we collect only as required or permitted by law to industry regulators, law enforcement agencies or other governmental authorities, anti-fraud organizations, third parties who assist us in processing the transactions authorized by you and in providing services to us and to you; companies within the MAPFRE Insurance group; your insurance agent or broker (if applicable); third parties with whom we have joint marketing agreements in order to market our products; conduct research and analyze data to improve our products and services; attorneys or other authorized persons in connection with matters in litigation, as required by subpoenas and court rules and orders; our attorneys, accountants, and auditors; and such other parties as are specifically permitted or required by law.

We may use your personal information to respond to your inquiries, questions or comments if you access our web site or if you send us an email with questions or comments. We may save your questions or comments or your e-mail address for future reference.

Access and Correction of Personal Information

If you are a resident of Arizona, California, Connecticut, Georgia, Illinois, Maine, Minnesota, Montana, Nevada, New Jersey, North Carolina, Oregon or Virginia, you have the right to access and correct the personal information that we have collected about you. Upon the request of residents of other states, we will take reasonable steps to verify the accuracy of the personal information in our records.

Cookies

We use "cookies" to enhance your access to our web site. A cookie is a small amount of data that is sent to your browser from a web server and stored on the hard drive of your computer or mobile communications device. Cookies do not store personal information about you, unless you knowingly provide it. Cookies can store non-personal information, such as what web site pages or advertisements your browser has accessed. We use cookies to store information and personalize your experience with our web site. For example, cookies allow our web site to recognize you as a previous visitor, and thus save and remember any preferences that may have been set while you were previously browsing our web site. You do have some control over cookies. Many browsers can be set to notify you when a cookie is being placed on your computer. Many browsers can also be set to refuse to accept cookies, although this may affect your internet experience. You can also erase cookies that are already on your computer. For more information about working with cookies, you should consult your user manual, FAQ, or "help" function of your specific browser and operating system software.

Changes to this Privacy Policy

The contents of this internet privacy policy are subject to change or updating by MAPFRE Insurance at any time without prior notice. The changes may include superseding statements or notices. YOU SHOULD REVIEW THIS POLICY FROM TIME TO TIME TO BE AWARE OF ANY CHANGES THAT ARE MADE. Your continuing use of this web site constitutes your acceptance of any changes or updates to the Privacy Policy, all of which shall become controlling when posted.

MAPFRE Insurance® is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliates, MAPFRE Life Insurance CompanySM (Dover, DE); American Commerce Insurance CompanySM (Columbus, OH), Citation Insurance CompanySM (Webster, MA); The Commerce Insurance CompanySM (Webster, MA); Commerce West Insurance CompanySM (Cal. COA. 06715, San Ramon, CA), MAPFRE Insurance CompanySM (Cal. COA 18643, Florham Park, NJ), MAPFRE Insurance Company of FloridaSM (Miami, FL) and MAPFRE Insurance Company of New YorkSM (Garden City, NY). Not all products available in all states.

MAPFRE Life Insurance CompanySM is licensed to do business in all states except New York. Affiliated companies are not responsible for the contractual or financial obligations of MAPFRE Life Insurance CompanySM.