



## PRIVACY NOTICE

This Notice of Privacy is being provided on behalf of the following companies: **Northern Capital, Inc., Northern Capital Insurance Company, and Northern Capital Management, Inc.** It outlines the privacy practices for the aforementioned companies, and their affiliates, hereinafter collectively referred to as: “we”, “us”, or “our” in this Notice.

We want you to know that we respect your privacy; and we protect your information.

- We do not sell customer information.
- We do not share your information with persons, companies, or organizations outside of Northern Capital that would use that information to contact you about their products and services.
- We expect persons or organizations that provide services on our behalf to keep your information confidential. We also expect those persons or organizations to use your information only to provide the services we have asked them to perform.
- We convey to our employees the need to protect your information. We have established safeguards (these are physical, electronic and procedural) to protect this information.

### **How We Protect Customer Information**

We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to protect your customer information. We also restrict access to your customer information to only those individuals who need to know that information to provide products or services to you. All employees, agents, affiliates, and third parties are required to adhere to our privacy standards and use customer information only for legitimate business purposes.

### **Information We Collect**

Your agent or broker may use your information to help you with your insurance needs. We may also contact you about products, features, and options in which

you have expressed an interest. Without your consent, we may provide your information to persons or organizations in and out of Northern Capital. This would be done as permitted or required by law. We may do this to:

- Fulfill a transaction you have requested.
- Service your policy.
- Market our products to you.
- Investigate or handle claims.
- Detect or prevent fraud.
- Participate in insurance support organizations. The information in a report prepared by an insurance organization may be retained by that organization and distributed to other persons.
- Comply with lawful requests from regulatory and law enforcement authorities.

### **Information We Disclose and To Whom**

We do not disclose any customer information about our customers or former customers to anyone, except as permitted by law.

We may disclose all of the customer information we collect about you, as described above in “Information We Collect” to our affiliates and other entities that perform marketing or administrative services on our behalf, or to other financial institutions with which we have joint marketing agreements, or as permitted by law. Affiliated companies may include insurers and reinsurers, insurance agencies and brokers, claims adjusters, and information technology companies. Other entities are not affiliated companies and may include other insurance and reinsurance companies, service vendors, insurance agencies and other persons as permitted by law. These affiliated and other entities provide services necessary to carry out our normal business activities, such as evaluating requests for insurance products, processing policies and transactions to renew, replace, or service your policy of insurance, evaluating claims, marketing our products and services, and administering policies. Any joint marketing agreements we have with other entities prohibit the disclosure of any shared non-public personal information other than to carry out the purposes for which we or such other entities disclose information pursuant to those marketing agreements.

We share with our affiliates, customer information permitted by law including information arising from transactions and experiences with you. We do not share other credit-related information with our affiliates, except as permitted or required by law.

We will not use or share any personally identifiable health information for any purpose except to underwrite insurance, administer you policy, account or claim, as required or permitted by law, or as otherwise authorized by you.

### **Notice of Information Practices**

You have the right to understand how we use the customer information we collect. Please contact us if you have any questions. You have the right to see and request corrections to the personal information we have collected that you feel is inaccurate except for information relating to a claim or legal proceeding.

This Privacy Notice describes our practices for current and former customers. If there is more than one person insured under this policy, only the named insured on the policy will receive this Notice, though additional insureds may request a copy of this Notice. Please share this information with everyone covered by the policy.

We reserve the right to modify this policy at anytime. If we make material changes, we will provide a revised Notice.

Your trust is one of our most valued assets. We will continually work to protect the privacy of our customers. This Privacy Notice is also displayed on our Web Site. ([www.northerncapitalinsurance.com](http://www.northerncapitalinsurance.com)).

If you have questions regarding this Notice, you should contact us in writing at:

**Northern Capital Insurance Company  
Privacy Compliance  
7200 Corporate Center Dr.  
Suite 505  
Miami, FL 33126**