

## W. R. BERKLEY CORPORATION

### ONLINE PRIVACY POLICY

#### OVERVIEW

This website is owned and maintained by the W. R. Berkley Corporation enterprise of affiliated companies (hereinafter referred to as “the Company”). This Online Privacy Policy (“Policy”) sets forth the Company’s data collection and use policies with respect to visitors to this website. By using this website, you acknowledge your acceptance of this Policy.

This Policy applies only to information received and collected by the Company through this website.

The Company respects the privacy of our website visitors, and we are committed to protecting our visitors’ personal information. We want you to understand how and why we collect, use, and disclose the information we obtain about you from this website.

#### PERSONAL INFORMATION THE COMPANY COLLECTS ONLINE

Through this website, we may collect two types of information: non-personal information and personal information. Personal information is information that identifies or can be readily associated with a particular individual.

Personal information might include: your name, age, phone number, address, Social Security number, driver’s license number, or e-mail address. We do not collect any personal information about you through this website unless you voluntarily provide it to us. If you encounter a screen or page that requests information you do not want to share with us, do not enter the information and do not proceed with that screen or page.

Personal information may be required for the use of certain services or to process certain transactions on this website. Users who do not wish to provide the required information are free to decline to provide such information, but may not be able to take advantage of the specific service or engage in that sort of transaction online as a result.

The personal information we collect may vary depending on how you use our website. Such information may include:

- Information we receive from individuals, such as their name, address, age, phone number, social security number, assets, income, or beneficiaries;
- Information about individuals’ transactions with us, with our affiliates, or with others, such as policy coverage, premium, payment history, motor vehicle records; and
- Information we receive from a consumer reporting agency, such as a credit history.

**User Accounts:** The Company may collect information, including your name, address, phone number, and e-mail address, which may personally identify you in connection with establishing and maintaining your user account. When you access this website using a User ID and password, we may use the personal information associated with your User ID and password to identify you as a user and track your activities on this website.

**Information Collected for Marketing Purposes:** Some customers may decide to allow us and/or certain of our strategic business partners to contact them by e-mail or telephone to keep them updated on our business. If you give us permission to share your e-mail address or other information with our business partners, they may also contact you with a variety of offers that may be of interest to you.

**Financial Information:** We may gather information about your transactions with us and our affiliates and, as permitted by applicable law, may receive information from credit reporting bureaus and other third parties relating to your finances, such as your credit history.

## **HOW THE COMPANY USES THE PERSONAL INFORMATION IT COLLECTS**

We may use personally identifiable information from you for a limited number of purposes, including providing you with services or information, billing you for services, conducting transactions, and/or providing you with other information, opportunities, or services that may be of interest to you. We may also use the information we collect to respond to e-mails, provide customer support, and other similar business purposes.

We do not disclose any personal information to anyone except as is necessary to provide our products or services to a person, or otherwise as we are required or permitted by law. In certain instances, we may release information collected through this website in order to comply with requests from law enforcement or government agencies, to enforce the Terms of Use or other agreements herein, or to protect customers and others. We may disclose this information when we believe in good faith that disclosure is necessary or advisable, including, for instance, to identify, contact, or bring legal action against someone who may be causing injury to or interfering with the rights or property of the Company, another user, or anyone else that could be harmed by such activities.

Personal information you provide through this website may be combined with other personal information that we collect or receive about you through other methods, and such combined personal information may be used as described in this Policy.

## **COLLECTION AND USE OF NON-PERSONAL INFORMATION**

Non-personal information is information that does not identify an individual and cannot be readily associated with a particular individual.

Certain information is automatically collected when you visit our website. For example, we may collect information to track the number of visitors we receive and the way that visitors navigate the website. Information collected may include the date and time you accessed the website, the page or pages you visited and images you accessed, the name of any other website that referred you to the Company website, as well as your IP address, operating system, browser type, and type of computer. We may share this aggregated information with our affiliates and/or third parties. We reserve the right to use non-personal information in order to investigate unlawful conduct and/or breaches of this Policy and this website's Terms of Use.

Data may be gathered using cookies and other similar technologies. A "cookie" is a piece of data that a web server may place on your computer when you visit a website. Cookies are commonly used by websites to improve the user experience. Many cookies last only through a single website session, or visit. Others may have an expiration date, or may remain on your computer until you delete them. Our cookies will track only your activity relating to your online activity on this website. Our cookies do not gather personal information.

We may use cookies on this website for a number of purposes - for example, to maintain continuity during a user session, to gather data about the usage of our website for research and other purposes, to store your preferences for certain kinds of information and marketing offers, or to store a user name or encrypted identification number so that you do not have to provide this information every time you return to our website. We may also use other companies to set cookies on this website in order to gather cookie information for us, and we use such cookie information in the same manner as stated above.

You can decide if and how your computer will accept a cookie by configuring your preferences or options in your browser. You may change your browser settings to either reject cookies or notify you when a cookie is about to be placed on your computer. However, if you choose to reject cookies, you may not be able to use certain of our website's features.

The Company also collects IP addresses as part of our efforts to maintain and improve the website. IP addresses are usually identified and logged automatically whenever a visitor accesses the website. The time of the visit and the page(s) visited may also be logged.

In addition to the information we collect automatically, we also obtain non-personal information that you provide to us online - for example, when you use our tools and calculators or communicate with us through the website. In some cases, we automatically retain the cookie information and/or the information you provide to us online - for example, to complete a transaction you requested or to keep historical records of your past transactions. In other cases, for example, when you use our tools and calculators, we only retain the cookie information and/or information you provide if you request that we do so for your use in subsequent sessions.

## **CONFIDENTIALITY AND SECURITY OF PERSONAL INFORMATION**

We utilize physical, electronic, and procedural safeguards to protect your personal information and guard against its unauthorized access. However, no transmission of information over the Internet can be guaranteed to be totally secure, and we cannot ensure or warrant the security of any such transmission to the website. When you disclose information to us online, you do so at your own risk. If you have any reason to believe that your interaction with us is no longer secure, contact us immediately at: [privacy@wrberkley.com](mailto:privacy@wrberkley.com).

## **LIMITATIONS**

This Policy applies only to information collected through this website. It does not apply to any information you provide to websites on which the Company advertises, nor does it apply to information we collect through other communications with you, including e-mail communications, phone calls, or non-electronic written communications.

## **CHANGES TO OUR ONLINE PRIVACY POLICY**

The Company reserves the right to change this Policy at any time without notice. Depending on the nature of the change, we may or may not announce the change on the home page of the Company website. You can determine when this Policy was last revised by referring to the "Last Updated Date" below. It is your responsibility to visit the link next to the sign in button on the login page to periodically review the most current version of this Policy.

Any changes to this Policy are effective upon the posting of the revised Policy on the Company website. By continuing to use this website following such changes, you will be deemed to have agreed to the changes. If you do not agree with the terms of this Policy, as it may be amended from time to time, in whole or part, please do not continue using this website.

## **CONTACTING US**

If you have any questions or comments about our Online Privacy Policy, or would like to learn more about how we protect privacy, please contact us at [privacy@wrberkley.com](mailto:privacy@wrberkley.com).

*Last Updated: January 30, 2015*

Download and save Privacy Policy.