



PRIVACY POLICY

Privacy Policy Notice

KRONOS INSURANCE SERVICES, INC., A CALIFORNIA CORPORATION

YOUR PRIVACY IS OUR CONCERN

We value you as a customer and we know how much privacy means to you. You will have the opportunity to review our policies for collecting, using, securing, and sharing information the first time we do business with you and every year you are a Kronos Insurance customer.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Financial Modernization Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing to you this Privacy Policy Notice, which notifies you of the privacy policies and practices of Kronos Insurance Services, Inc.

OUR PRIVACY PRINCIPLES

We do not sell customer information

We do not disclose customer information except as necessary or appropriate to provide insurance products and services, and as otherwise required by law.

We do not allow those who are doing business on our behalf to use our customer information for their own marketing purposes.

We afford our prospective and former customers the same protections as existing customers with respect to the use of personal information.

We maintain procedural, technical, and physical safeguards to protect policyholder information.

INFORMATION WE MAY COLLECT

We may collect, use, and share information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes, including but not limited to those listed below.

Types of Information we may collect and from what sources:

From you; on applications for our insurance and investment products; from other policies or products you have with us; or on other forms, through telephone or in-person interviews, your Agent, and our contact centers.

From your transactions or experiences with us, such as your payment history and underwriting and claim records.

From an Internet Website that we maintain, such as information about you that will enable us to identify you as a user, including your name, a username, a password, and password reminders.

HOW WE USE INFORMATION ABOUT YOU

We use customer information, including customer report information, to underwrite and/or rate your policies and products, process your claims, ensure proper billing, service your accounts, enhance your customer experience, and offer you other insurance and financial services products that may suit your needs.

INFORMATION DISCLOSURE

We share information about our transactions (such as the payment of a premium) and experiences (such as an auto accident) with you within members of our corporate group (i.e. affiliates) and with Kronos Agents to better serve you and to help meet your current product and service needs. We may share information about you with persons or organizations inside or outside our family of companies for our everyday business purposes (provided the person being disclosed information is performing a business, profession or insurance function for Kronos Insurance and such person agrees not to disclose such information further without the insured's written authorization) and as permitted or required by law (i.e. to an insurance regulatory authority, to a law enforcement or governmental authority pursuant to law or in response to a facially valid administrative or judicial order, including a search warrant or subpoena).

When information is disclosed to third parties as described above, we require recipients to adhere to appropriate confidentiality procedures and practices to protect your privacy.

CONFIDENTIALITY AND SECURITY OF YOUR INFORMATION

We educate our employees about the terms of this Notice and the importance of customer privacy. We restrict access to non-public personal information about you to those employees and others who need to know that information to provide products or services to you, to maintain your accounts, or conduct our business.

RESPONSE TO REQUEST FOR ACCESS

You have the right to access certain types of information we keep in our files about you and to receive a copy of such information. Within thirty (30) days of receipt of your request, we will inform you in writing of the nature and substance of locatable, retrievable, and available recorded personal information about you in our files. We will also identify any persons or organizations to which we have disclosed or normally would disclose this information within the past two (2) years.

You may review the identified information contained in our files in person or receive a copy of such information by mail at a reasonable charge.

WRITTEN REQUEST TO AMEND. CORRECT OR DELETE DISPUTED INFORMATION

Keeping your information accurate and up to date is very important to us. You have the right to write to us in order to request that you have reasonable access to your non-public personal information. If you believe the information, we collected is inaccurate you may request that we amend, correct, or delete it. Within thirty (30) days of receipt of a written request, Kronos Insurance or an agent so receiving such request must correct, amend or delete the disputed information, or notify you of our refusal to do so, our reasons, and your right to file a statement of dispute if you do not agree with such refusal.

REPORT FROM INSURANCE SUPPORT ORGANIZATIONS

Information obtained from a report by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

QUESTIONS

Because Kronos Insurance does not share information outside permitted exceptions, there is no need to take any action under this Notice. In the event you have questions about this Privacy Policy Notice, please feel free to contact us at 1-(619) 576-7899 or write to us at.

LEGAL DISCLAIMER

The information and descriptions contained on our website are not intended to be complete descriptions of all terms, exclusions and conditions applicable to every insurance product or service offered by Kronos Insurance Services, Inc. but are provided 'as is' and for general informational purposes. Kronos Insurance Services, Inc. makes no representations or warranties that the materials are suitable for your needs, are complete, timely, reliable, or are free from errors, inaccuracies, or typographical mistakes. Kronos Insurance Services, Inc. does not warrant that the website will operate error free or is free from viruses, worms, or other harmful conditions or components.

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TERM OF USE

These are the Terms and Conditions for use of this website www.kronosinsurance.com. As used herein “we” or “us” refer to Kronos Insurance Services, Inc. By using this website, you agree to the following terms and conditions so please read them carefully. These terms and conditions may be revised at any time at our discretion. You are bound by any such revisions if you continue to use the website after we have posted the changes; and we suggest that you periodically visit this page to review the most recent Terms & Conditions. If you do not wish to be bound by these Terms & Conditions, do not continue to use, or access this website. If you decide to purchase insurance products or services from Kronos Insurance Services through one of its authorized producers, the terms and conditions specified in your policy or agreement with Kronos Insurance Services, Inc. will apply.

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Privacy

Please review Kronos Insurance Services, Inc. Privacy Policy available on this website. The Privacy Policy explains what information Kronos Insurance Services, Inc. may collect from you on our website and how we will use and protect your information. We do not collect any personally identifiable information on our website unless you provide it to us.

Limitation of Liability & Waivers

To the extent permitted by law, Kronos Insurance Services, Inc. disclaims any and all liability whatsoever, whether based in contract, tort, negligence, strict liability or otherwise, for damages of any kind, including, but not limited to, direct, indirect, incidental, consequential, special, punitive or exemplary damages, and in any way arising from the functionality or operation of this web site. This limitation applies even if Kronos Insurance Services, Inc. is expressly advised of the possibility of such damages.

By using this website, you agree to waive any claim against Kronos Insurance Services, Inc. based upon the quality or availability of the website, regardless of cause. You agree that we shall not be liable for failure to provide services or access to this website during any period in which it cannot perform due to any cause beyond our control, including, without limitation, natural disaster, power failure, accident, labor controversy, act of God, or the intervention of any government authority.