

WWW.MCIM.COM
PRIVACY POLICY

Last Modified: 08/11/17

1. Introduction. Michigan Commercial Insurance Mutual ("MCIM", "we", "us", or "our") respects your privacy and is committed to protecting it through our compliance with this Privacy Policy ("Policy"). This Policy describes the types of information we may collect from you or that you may provide when you visit our website at www.mcim.com ("Website") and our practices for using, protecting, and disclosing that information.

This **Policy applies** to information we collect:

- On the Website; and
- In email, text, and other electronic messages between you and the Website.

This **Policy does not apply** to information collected by:

- Us offline or through any other means; or
- Us through MCIM's online agent and policyholder portal at <https://portal.mcim.com/webtopics/Login.asp>, even though the online agent and policyholder portal is accessible through the Website.

Please read this Policy carefully. By accessing or using the Website, you agree to this Policy.

2. Children Under the Age of 13. The Website is not intended for children under 13 years of age. We do not knowingly collect personal information from children under 13. If you are under 13, do not provide any information about yourself or otherwise through the Website. If we learn we have received personal information from a child under 13, without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at 1 (800) 262-4743.

3. Information We Collect about You and How We Collect It. We collect two types of information from and about users of the Website:

- **Personal Information:** Information by which you may be personally identified, for example, your name, postal address, e-mail address, and telephone number; and
- **Anonymous Information:** Information that is about you, but individually does not identify you.

We collect this information:

- Directly from you when you provide it to us; and
- Automatically as you navigate through the site.

4. Information You Provide to Us. The information we collect on the Website may include:

- Information that you provide by filling in forms on the Website, including information you provide when you report a workers compensation claim by email or fax using the forms available on the Website;
- Records and copies of your correspondence (including email addresses), if you contact us;
- Your responses to surveys that we might ask you to complete; and
- Your search queries on the Website.

5. Information We Collect Through Automatic Data Collection Technologies. We use “Google Analytics” to collect information about the use of the Website. Google Analytics collects information such as how often you visit the Website, what pages you visit when you do so, and what other sites you use prior to visiting the Website. We use the information from Google Analytics only to improve the Website. Google Analytics collects only the IP address assigned to you on the date you visit the Website, rather than your name or other identifying information. We do not combine the information collected from Google Analytics with personally identifiable information. Although Google Analytics plants a permanent cookie in your web browser to identify you as a unique user the next time you visit the Website, the cookie cannot be used by anyone but Google. Google’s ability to use and share information, collected by Google Analytics about your visits to the Website, is restricted by the [Google Analytics' Terms of Use](#) and the [Google Privacy Policy](#). You can prevent Google Analytics from recognizing you on return visits to the Website by disabling your browser’s cookies. We do not collect your personal information automatically.

6. How We Use Your Information. We use information that we collect about you or that you provide to us, including any personal information:

- To present the Website and its contents to you;
- To provide you with information, products, or services that you request from us;
- To fulfill any other purpose, for which you provide it;
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
- To allow you to participate in interactive features on the Website;
- In any other way we may describe when you provide the information; and
- For any other purpose with your consent.

7. Disclosure of Your Information. We may disclose aggregated information about our users, and information that does not identify any individual, without restriction. We may disclose personal information that we collect or you provide, as described in this Policy:

- To our subsidiaries and affiliates;
- To contractors, service providers, and other third parties we use to support our business;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of MCIM’s assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by MCIM about the Website’s users is among the assets transferred;
- To fulfill the purpose, for which you provide it;
- For any other purpose disclosed by us when you provide the information;

- With your consent;
- To comply with any court order, law, or legal process, including to respond to any government or regulatory request;
- To enforce or apply our [Terms of Use](#) and other agreements, including for billing and collection purposes; and
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of MCIM, our policyholders, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

8. Data Security. We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All personal information you provide to us through the Website is stored on our secure servers behind firewalls. Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to the Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

9. Changes to Our Privacy Policy. We will post any changes we make to this Policy on this webpage. If we make material changes to how we treat our users' personal information, we will notify you through a notice on the Website home page. The date this Policy was last revised is identified at the top of the page. You are responsible for periodically visiting the Website and this Policy to check for any changes.

10. Contact Information. To ask questions or comment about this Policy and our privacy practices, contact us at:

info@mcim.com

or via our toll-free number:

1 (800) 262-4743