

Privacy Notice

The MEMIC Group (comprised of Maine Employers' Mutual Insurance Company, MEMIC Casualty Company, and MEMIC Indemnity Company) is dedicated to providing you with the finest products to serve your workers' compensation and related employer insurance needs. We are providing this Privacy Notice to help you and injured workers understand how we collect, use, share and safeguard Nonpublic Personal Information ("NPPI"). We define "NPPI" to mean any financial and/or health information and includes any other nonpublic personal information, gathered in connection with an insurance transaction that can be used to identify an individual, and is maintained by The MEMIC Group in the course of our business.

NPPI We Collect

We collect NPPI about you to help us identify you as a policyholder or as an injured worker; to process your requests and transactions; to offer insurance services to you; to pay your claims; to analyze and enhance our products and services; or to tell you about our products or services we believe you may want and use; and as otherwise permitted by law. The types of NPPI we collect depends on the products and services you request and may include the following:

- Information we receive from you and injured workers on applications and other forms such as name, physical address, social security number, email address, phone number, type of injury, health and financial information, occupation, and employment history;
- Information about your transactions with us, our affiliates and others such as the products and services you request from us; your payments and claims history;
- Information from third parties such as consumer reports and/or investigative techniques permitted by law, including database searches, surveillance, and interviews; and
- Information about injured workers' transactions with us, our affiliates and others.

How We Use NPPI We Collect

We will use NPPI to fulfill your request for insurance services. If you request something from us, such as information or a service related to insurance or benefits, we will use as applicable, the NPPI you provide to verify your identity and fulfill your request. We also will use your NPPI to conduct our business by, for example, administering claims, conducting audits and to service insurance policies.

How We Share NPPI We Collect

In the course of our business practices we may disclose NPPI that we collect (as described above) to our affiliates and the following types of persons and/or entities:

- Third parties to perform a business, professional, or insurance function for us;
- An insurance support organization to perform a function in connection with an insurance transaction;
- Insurance regulatory authorities, law enforcement, or other governmental entities to prevent or prosecute fraud; and
- Third parties when you request it or give us permission to do so.

Privacy Notice

Third parties accessing your NPPI on our behalf may only do so for specific purposes and are obligated not to disclose this information or use it for any other reasons.

Where permitted or required by law, we will disclose NPPI to third parties without your consent to comply with court orders, subpoenas, or other legal or regulatory requirements, or to exercise our legal rights to defend against legal claims.

NPPI collected may be transferred to or assigned to another entity, in the event of a merger, acquisition, reorganization, bankruptcy or similar event, if permitted by and done in accordance with applicable law, and will be done without your consent.

How We Safeguard NPPI

We use a variety of physical, technical and administrative safeguards designed to protect NPPI from unauthorized access, use and disclosure. We also protect NPPI by only allowing access to such information by employees and authorized parties who have a legitimate and verified need to access the information in order to service your requests and administer policies and claims.

Review and Correction of NPPI

An individual has a right to access their NPPI except for certain documents related to claims and/or legal proceedings. If an individual believes their information is incomplete or inaccurate, please contact us and we will investigate and correct any errors.

Contact Us

You may contact us at 1-800-660-1306, via email at privacy@memic.com or write to:

The MEMIC Group
Director of Risk Management
PO Box 11409
Portland, ME 04104

Updates to Privacy Notice

Last updated – September 4, 2018