



# Minnesota FAIR Plan

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[www.mnfairplan.org](http://www.mnfairplan.org)

*MN Statute 65A.302 requires all insurers to provide the following notice to their policyholders annually:*

## Important Information About Damage Caused By Flooding

The insurance policies provided by the Minnesota FAIR Plan **do not** cover damage to insured property caused by flooding.

Flood insurance is available for property located in communities that participate in the National Flood Insurance Program ("NFIP"). Not all communities participate in the NFIP.

Flood insurance may be available even if you do not live in a flood hazard area as defined by the NFIP. If your community does not participate in the NFIP contact your insurance Agent or Broker to see if there is other flood insurance coverage available to you.

The Minnesota FAIR Plan **does not** offer flood insurance. The Minnesota FAIR Plan **does not** participate in the NFIP "Write your own program". The Minnesota FAIR Plan **does not** have licensed sales Agents.

If you wish to know more about flood insurance you must first contact an insurance Agent licensed to do business in the state of Minnesota.

Sincerely,

Minnesota FAIR Plan

*Please see reverse for Minnesota FAIR Plan Privacy Policy.*

## **MN FAIR Plan Privacy Policy**

The personal privacy of our policyholders is of great importance to the Minnesota FAIR Plan. This notice is intended to inform you of our policies for collecting, using, securing and sharing of nonpublic personal information.

### **Our Privacy Principles**

We do not sell customer information.

We do not provide customer information to persons or organizations outside the FAIR Plan for marketing purposes, although we do share information with our Member Companies for purposes of returning FAIR Plan insureds to the voluntary market.

We afford the same protection for current and former policyholders of the FAIR Plan, as well as applicants for insurance with the FAIR Plan.

### **Information we may collect**

We collect and use information needed to conduct our business, and to provide you with customer service. We may collect and maintain several types of information needed for the day-to-day operation of the FAIR Plan such as:

#### **Types of information we collect, and how it is gathered**

- We collect information from you on applications for insurance, such as: your address, phone number, property value and other characteristics of your property, your personal history, and your previous insurance carrier.
- We collect information from your transactions with us such as payment history, underwriting and claim documents.
- We may collect information from an inspection of your premises.
- We may collect information from governmental bodies in regard to your past history, and the ownership of the subject property.
- We may collect information regarding your claims history from sources outside the FAIR Plan.

#### **How we use the information we collect**

We use customer information to underwrite our policies, process your claims, ensure proper billing, and to service your account.

#### **What information we share**

In order to conduct our normal business activities, we must sometimes share information with persons outside the FAIR Plan.

- We may share information with Property Evaluators when necessary to perform an inspection and evaluation of your property.
- We may share information with Claim Adjusters when necessary to investigate a claim made under your policy of insurance.
- We may share information with Private Investigators when necessary for claims or underwriting purposes.
- We may share information with our Legal Counsel when necessary for claims or underwriting purposes.
- We may share underwriting and claim information with our Member Companies for the purpose of returning our policyholders to the voluntary insurance market.
- We will share information with parties outside the FAIR Plan if you direct us to do so in writing.
- We will share information with Law Enforcement Agencies when required.
- We will share information with the Courts when required.
- We will share information with the Department of Commerce when required.
- We will share information when requested by persons who are a party to your insurance contract such as: your Agent, your Contract for Deed Holder, your Mortgage Holder, other Named Insureds or Additional Insureds listed on your policy of insurance.

#### **Protection of your information**

We require that any person or organization that receives nonpublic information from us protect the confidentiality of that information. We require all our vendors to have and follow policies that guarantee the privacy of the information that we provide to them.

We also maintain physical, electronic and organizational safeguards to protect customer information. We continually review our policies and procedures, monitor our computer network and test the strength of our security in order to ensure the safety of your information.