



# Privacy Policy - Canada

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## Overview

Nation Motor Club, LLC d/b/a Nation Safe Drivers, NIU of Florida, Inc., National Adjustment Bureau, LLC, Nation Safe Drivers Services, Inc, and National Insurance Underwriters, LLC (collectively, "**NSD**") values the trust that our clients and business partners put in us to safeguard your Personal Information.

We know that you care about your Personal Information, and we want you to be informed about our practices. This Privacy Policy explains how we collect, use, disclose, and protect your Personal Information. Please review this Privacy Policy, as it contains information, terms, and conditions that may affect your legal rights, as well as your ability to use our websites, including [www.nsdmc.com](http://www.nsdmc.com), [www.nationsafedrivers.com](http://www.nationsafedrivers.com), [www.niuf.com](http://www.niuf.com), [NSD Provider Dispatch Portal \(nsdmc.com\)](http://www.nsdmc.com) (collectively, "**the Site**").

## Highlights

**We Collect** a variety of Personal Information from you, depending on how you interact with NSD and acquire our services. This information includes:

- Identifiers (e.g., first and last name, customer, or member number);
- Contact information (e.g., postal address, phone number, email address);
- Vehicle information (e.g., year, make, model, color, VIN#, odometer, tag#); and
- Credit card information (cardholder name, number, expiration date, CVV and billing zip or postal code).

[Learn more.](#)

**We Use** this information for the following purposes:

- To fulfil or meet the reason you provided the information;
- To process requests for service or reimbursement;
- To process your requests, transactions, and payments and to prevent transactional fraud;
- To provide you with support and respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses;
- For evaluation and completion of a business transaction involving NSD, its assets, or operations;
- To aggregate and anonymize data for internal reporting and analytics; and
- As otherwise permitted or required by law.

[Learn more.](#)



**We Share** this information with the following entities as necessary to provide our services and fulfill the purposes above:

- Service providers and business partners, including:
  - Consultants, vendors, roadside assistance providers, and secondary service providers such as dispatch, impound and repossession;
  - Insurers on behalf of whom we process requests for reimbursement;
  - Banks or financial service providers, as needed to provide you with a benefit or process a transaction;
  - Dealerships and insurance companies (if applicable) which have agreed to pay NSD to administer a service or benefit to you on their behalf; and
  - Other third parties as permitted or required by law.
- Insurers on behalf of whom we provide processing of requests for reimbursement (if applicable);
- Banks or financial service providers, if necessary to provide you with a benefit or process a transaction;
- Other entities, such as dealerships and insurance companies (if applicable), which have agreed to pay NSD to administer a service or benefit to you on their behalf; and
- Other third parties as permitted or required by law.

[Learn more.](#)

**We Protect** your Personal Information as described in our Full Privacy Policy below. However, perfect security does not exist, and we cannot guarantee the absolute security of your Personal Information.

[Learn more.](#)

#### **Additional Important Notices**

- Your Personal Information may be transferred to, and processed in, countries outside of Canada, and accordingly, may be accessible to courts, law enforcement and national security authorities of those other countries. If you are in Quebec, your Personal Information may be communicated and used outside Quebec. You may contact our Privacy Officer to obtain written information about our policies and practices with respect to service providers and affiliates outside Canada, or to ask questions about the collection, use, disclosure, or storage of Personal Information by such service providers and affiliates outside Canada.
- You have the right to access and rectify your Personal Information, and the right to withdraw consent to the collection, use, communication, and disclosure of your Personal Information, subject to certain requirements and



restrictions under applicable law.

## Full Privacy Policy

### Information NSD Collects

NSD collects information that identifies, relates to, describes, references, is capable of being associated with, or could be linked, directly or indirectly, with a particular consumer or device (“**Personal Information**”).

The following list identifies the categories of Personal Information NSD collects. NSD will not collect additional categories of Personal Information without providing you notice and obtaining your consent (where required).

- Caller/Contract Holder First & Last name;
- Caller/Contract Holder phone number;
- Contract Holder registered contract address;
- Email address if you contact us by email;
- Contract Member Number;
- Contract Holder Vehicle info such as, year, make, model, color, VIN#, odometer, tag# (not all are required); and
- Credit card information including name, card #, expiration, cvv and billing zip or postal code (this credit card information will be stored at NSD when required and is encrypted).

### How NSD Collects Personal Information

NSD may collect information directly from you. For example, we may collect Personal Information from you when you:

- Enroll in a program or purchase a service directly from NSD;
- Make a request for reimbursement that NSD services and processes;
- Participate in optional surveys; or
- Correspond with us through message boards, chat sessions, email, messages delivered via a portal accessed on the Site, telephone conversations, and letters of correspondence.

We may also collect information from you from the following categories of third parties:

- Business partners from whom you purchase a benefit or service provided by NSD;



- Business partners who enroll you in programs or services provided by NSD; and
- Business partners and insurers (if applicable) on whose behalf NSD processes requests for service or reimbursement.

### *Collecting Personal Information from Children*

We do not knowingly collect, via the Site or otherwise, Personal Information from anyone under sixteen (16) years of age. We encourage parents and guardians to take an active role in their children's online and mobile activities and interests.

### **NSD's Use of Personal Information**

We may use or disclose the Personal Information we collect for one or more of the following business purposes:

- We use identifiers (e.g., name and contact information) to fulfill or meet the reason you provided the information. For example, if you share your name and contact information to ask a question about our products or services, we will use that Personal Information to respond to your inquiry. Similarly, if you provide your Personal Information to purchase a product or service, we will use that information to process your payment;
- We use identifiers and payment information to process requests for service or reimbursement;
- We use identifiers to provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses;
- We may use your Personal Information to evaluate and complete a business transaction involving NSD, its assets or operations; and
- We may use your Personal Information as otherwise permitted or required by law, court order or governmental regulations, including to respond to law enforcement requests.

NSD may also aggregate and anonymize data for internal reporting and analytics, but this is not shared outside of NSD.

### **How and When NSD Shares Your Personal Information**

NSD does not and will not sell your Personal Information. NSD may disclose your Personal Information to business partners, service providers or other third parties for business purposes. When we disclose Personal Information for a business purpose, we take reasonable steps to ensure that our business partners and service providers who receive your Personal Information protect it. As needed, and where and when required



by law, NSD will enter a contract that describes the purpose for which the business partner or service provider can use your Personal Information and requires the recipient to keep your Personal Information confidential and not use it for any purpose except performing the purpose described in the contract.

We share your Personal Information for business purposes with the following categories of third parties:

- Service providers, including Consultants, Vendors, Roadside Assistance Providers, and Secondary Service Providers such as Dispatch, Impound, and Repossession;
- Insurers on behalf of whom we provide processing of requests for reimbursement (if applicable);
- Banks or financial service providers, if necessary to provide you with a benefit or process a transaction;
- Entities, such as dealerships and insurance companies (if applicable), which have agreed to pay NSD to administer a service or benefit to you on their behalf; and
- Other third parties as permitted or required by law.

#### *Transfers outside of Canada*

To provide our services to you, NSD may transfer Personal Information to affiliates, business partners, and/or service providers located outside of Canada. Accordingly, your Personal Information may be accessible to courts, law enforcement and national security entities in those countries. If you are in Quebec, your Personal Information may be communicated outside of Quebec. If you have any questions or would like to obtain further written information about our policies and practices with respect to the collection, use, disclosure, or storage of Personal Information outside of Canada, please contact our Privacy Officer at [privacy@nationsafedrivers.com](mailto:privacy@nationsafedrivers.com).

#### **How NSD Stores and Protects Your Personal Information**

Your Personal Information will be stored at our office (located at 5600 Broken Sound Blvd. NW, Boca Raton, FL 33487), where it will be accessible to personnel within the company that have a need to know the information to perform their duties. These personnel include Sales, Claims, Compliance and Legal.

While no electronic data can ever be completely secure, NSD is committed to maintaining up-to-date and appropriate security measures and safeguards. We maintain a variety of physical, electronic, and procedural safeguards to help prevent unauthorized access to and improper use of your Personal Information. For example,



our employees' computers are password protected, and we provide regular education to our employees regarding our security and privacy practices. Credit card information is encrypted.

### **How NSD Communicates with You**

Many of our products and services utilize SMS messaging to update you on the progress of your service or to gain additional information on your service throughout the process. You may opt to not receive text messages by declining the feature when asked by your customer service representative. If you agree to receive SMS messages, we will provide you with an option to respond to an SMS message in manner that will allow you to opt out of receiving future SMS messages. In some instances where we have an existing relationship with you, you may not have previously received an option to opt out. In such circumstances you can always opt out of receiving future texts by contacting us through any of the means described in "[Contacting NSD](#)" below.

### **Your Data Privacy Rights**

#### *Right to Access or Correct Your Personal Information*

Depending on where you are located, you may have the right to request that NSD provide you with access to the specific pieces of Personal Information we have collected about you. Once we receive and confirm your verifiable consumer request (see "[Exercising Your Data Privacy Rights](#)" below), we will provide you with access to, or an electronic or physical copy of the specific pieces of Personal Information we have collected from you, provided that such Personal Information has not been anonymized or aggregated in a way we can no longer associate with you.

You may also have the right to request that your Personal Information be updated or corrected (see "[Exercising Your Data Privacy Rights](#)" below).

#### *Right to Withdraw Consent*

If we collected your Personal Information with your consent, you may withdraw consent to the continued collection, use and disclosure of your Personal Information (subject to reasonable notice and certain conditions and restrictions).

#### *Additional Rights Applicable in Quebec*

If you reside in Quebec, you may have some additional rights, subject to certain limitations or exceptions, such as the right to request that your information be de-indexed, and the right to obtain a portable copy of your Personal Information (effective



in September 2024).

### *Exercising Your Data Privacy Rights*

To exercise the any of the rights described above, please submit a verifiable consumer request to us by any of the following:

- Calling us at 1-800-338-2680
- Writing to us at:  
Nation Safe Drivers  
5600 Broken Sound Blvd NW Boca Raton, FL 33487  
Attention: Compliance Department

Only you or a person authorized to act on your behalf may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

The verifiable consumer request must:

- Provide sufficient information that allows us to verify you are the person about whom we collected Personal Information or an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to Personal Information associated with that specific account.

We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

### *Response Timing and Format*

We endeavor to respond to a verifiable consumer request within thirty (30) days of its receipt (or fewer days if required by law). If we require more time, we will inform you of the reason and extension period in writing.





If you have an account with us, we may deliver our written response to you via that account or information you provided when you created that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests (where applicable), we will select a format to provide your Personal Information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

### **Third-Party Websites**

The Site may have links to other websites that NSD does not own, control, or maintain. We cannot be responsible for their privacy policies and practices, and we make no representations or warranties about the privacy practices of those third-party websites. Similarly, we cannot be responsible for the policies and practices of any site from which you linked to our Site. We recommend that you check the privacy policy of other sites and contact the operator if you have concerns or questions.

Please keep in mind that whenever you voluntarily disclose Personal Information online for example on message boards, through email, or in chat areas, such information can be collected and used by others. In short, if you post Personal Information online that is accessible to the public, you may receive unsolicited messages from other parties in return.

### **Changes to Our Privacy Policy**

NSD reserves the right to amend this Privacy Policy at our discretion and at any time to reflect changes in our privacy practices or relevant laws. The “Last Updated” legend at the top of this Policy indicates when this Policy was last revised. Any changes are effective the latter of when we post the revised policy on the Services or otherwise provide notice of the update as required by law.

When we update this Privacy Policy, we will post the updated notice on the Site and update the notice's effective date. Your continued use of the Site following the posting of changes constitutes your acceptance of such changes.



## Contacting NSD

If you have any questions or comments about this notice, the ways in which NSD collects and uses your information, your choices, and rights regarding such use, or wish to exercise your rights, please do not hesitate to contact our Privacy Officer through any of the following:

- By phone: 1-800-338-2680
- By writing to our Privacy Officer at: Nation Safe Drivers  
5600 Broken Sound Blvd NW Boca Raton, FL 33487  
Attention: Risk Management | Privacy Department