



PRIVACY POLICY

Effective Date of Current Privacy Policy: June 1, 2008

INTRODUCTION

MDAvantage Insurance Company of New Jersey (“MDAvantage”) endeavors to protect your personal privacy. We are providing this Privacy Policy to help you to understand what we may do with any information that we obtain from you. By accessing, using and/or viewing the MDAvantage Website (the “Website”) or any material located on this Website, you hereby acknowledge that you have reviewed this Privacy Policy. We will use your information for the purposes set out below.

COLLECTING PERSONAL INFORMATION

You can decide what personal information you provide to us. We will only collect personal information that you choose to provide. Where possible, we will enable you to select how we will use this information (for example, by choosing to opt-in or opt-out of receiving special promotional information). You may choose to provide us with personal information if, for example, you: contact us with an inquiry or form with your personal information included; request us to provide you with information or you become a registered user of the MDAvantage Website (the “Website”). You have the opportunity to decide whether or not to receive communications from us at any point where we request information about you.

USE OF COOKIES

We use “cookies” to help us gather and store information about visitors to the Website. A cookie is a small data file that our server sends to your browser when you visit the site. The use of cookies helps us to assist your use of certain aspects of the Website. You can delete cookies at any time or you can set your browser to reject or disable cookies. We may use information from cookies to monitor and collect information such as the following:

- IP address from which you access the site,
- type of browser and operating system used to access the site,
- date and time of your access to the site,
- pages you visit,
- Internet address of the referring website, and
- recognition of repeat visitors for statistical/analytical purposes.

USE OF INFORMATION

Generally, we will not disclose personally identifiable information that we collect through your use of the Site to unaffiliated third parties. However, certain registered users of the Website with whom you have a verified and existing broker/ client business relationship may have access to some of the personally identifiable information you provide to us for the purposes of furthering your relationship with such parties. We also reserve the right to provide such information to our employees, contractors, agents, and designees to the extent necessary to enable them to perform certain Website-related services (*e.g.*, web hosting, improve Website-related services and features, or maintenance services) on our behalf. We also reserve the right to disclose such information to any third party if we believe that we are required to do so for any or all of the following reasons: (i) by law; (ii) to comply with legal processes or governmental requests; (iii) to prevent, investigate, detect, or prosecute criminal offenses or attacks on the technical integrity of the Website or our network; and/or (iv) to protect the rights, property, or safety of MDAvantage, or its employees, the users of the Website, the public, or you. We may use your personal information in order to respond to your queries, requests and to manage transactions.

UNSUBSCRIBE INSTRUCTIONS

You will have an opportunity to unsubscribe whenever we communicate with you. If you would like to unsubscribe from MDAvantage emails, you may do so by clicking on the unsubscribe link at the end of any marketing email sent to you, by managing your preferences at the “Edit Account” portion of the Website (if you are a registered user), or by contacting:

MADvantage Insurance Company of New Jersey
Attn: Janet Puro
Asst Vice President, Corporate Communications & Business Development
Two Princess Road, Suite 2
Lawrenceville, NJ 08648
Phone: 888-355-5551, ext. 1197 Fax: 609-803-2311
jpuro@mdanj.com

SECURITY:

We take security seriously and take precautions to keep your personal information secure. Appropriate physical, technical and administrative procedures have been put into place to safeguard the information we collect. However, due to the open communication nature of the Internet, we cannot guarantee that communications between you and us, or information stored on our servers, will be free from unauthorized access by third parties. In the unlikely event that we believe that the security of your personal information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we will endeavor to do so as promptly as possible under the circumstances and legal provisions, and, to the extent we have your e-mail address, we may notify you by e-mail.

ACCESS TO YOUR INFORMATION:

At your request, where the law requires us to do so, we will confirm what personal information we hold about you, update your information, remove your information and/or correct any inaccuracies in such personal information if you contact us using the details provided above. We will make every effort to respond to your request in a timely manner.

LINKS:

This Website may contain links to third-party websites. MADvantage makes no endorsements, representations or warranties and assumes no responsibility as to the information or material appearing on third-party websites to which MADvantage provides links. MADvantage cannot be responsible for privacy policies used by third-party websites or the accuracy of any such other websites.

REVISIONS TO PRIVACY POLICY

MADvantage reserves the right to update and revise this Privacy Policy at any time. You can determine if this Privacy Policy has been revised since your last visit by referring to the "Effective Date of Current Policy" date at the top of this page. By your continued use of the Website following any such updates or revisions, you agree to be bound by such updates and/or revisions.