Privacy policy

SAFETY ENGINEERING & CLAIMS MANAGEMENT · Last updated: July 20, 2026

> Safety Engineering & Claims Management respects the privacy of our applicants, insureds, and policyholders. As an insurance organization, we collect nonpublic personal information in order to underwrite risks, issue and service policies, and handle claims. This notice explains what we collect, how we use it, and the limited circumstances under which it is disclosed.

Information we collect

We collect nonpublic personal information about you from the following sources:

- **Applications and forms.** Information you provide on insurance applications, submissions, and related forms — such as your name, business name, address, email address, telephone number, and details about the risk to be insured.
- **Your transactions with us.** Information about your policies, premiums, payment history, coverage selections, endorsements, and claims.
- **Third parties in the underwriting process.** Where permitted by law, information from consumer reporting agencies, inspection reports, loss-run reports, and prior carriers used to evaluate and rate the risk.

We also collect basic technical information when you visit our website, such as browser type and pages visited, to keep the site working properly.

How we use your information

We use the information we collect to:

- Evaluate applications, underwrite and rate risks, and issue quotes, binders, and policies.
- Service your coverage, including endorsements, renewals, audits, certificates of insurance, and cancellations.
- Investigate, adjust, and pay claims.

- Bill and collect premium and process payments.
- Communicate with you regarding your submissions, quotes, policies, billing, and claims — by phone call, email, text message, or mail.
- Send marketing or promotional communications where you have opted in or where permitted by law, with a clear way to opt out at any time.
- Comply with insurance laws, regulations, and reporting obligations.

How we communicate with you

Next Generation Underwriters may contact you through the channels below in connection with your insurance business. In every case, your contact information is used solely for our own communications with you — it is never shared with third parties or affiliates for their marketing or lead generation purposes.

Text messaging (SMS)

If you opt in to receive text messages from Safety Engineering & Claims Management, we may send you updates regarding your submissions, quotes, policies, billing, and claims, along with appointment reminders and responses to your inquiries.

- Message frequency varies. Message and data rates may apply.
- Reply **STOP** at any time to cancel. Reply **HELP** for help, or contact us using the information at the bottom of this notice.
- Consent to receive text messages is not a condition of obtaining any quote, policy, or service.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Email

We may email you regarding your submissions, quotes, policies, billing, claims, and account, and — if you have opted in — occasional news or promotional content. Every marketing email includes an unsubscribe link. Opting out of marketing email does not

stop transactional communications we are required to send regarding your coverage, such as renewal notices, cancellation notices, and claims correspondence.

Phone calls

We may call you at the number you have provided to discuss your submissions, quotes, policies, claims, billing, or service requests. We do not place automated or prerecorded marketing calls without your prior express consent. You may request that we not contact you by phone for marketing purposes at any time, and we will honor that request.

Mail

We may send policy documents, declarations, endorsements, statutory notices, and account correspondence to your mailing address. You may opt out of promotional mail by contacting us; policy documents and legally required notices will still be sent.

We do not sell or share your personal information

We do not sell, rent, or share your nonpublic personal information — including your telephone number — with third parties or affiliates for their marketing or lead generation purposes.

We disclose information only as necessary to conduct the business of insurance or as required by law:

- **Insurance carriers, reinsurers, and intermediaries.** To quote, bind, and place coverage, we share applicant and policy information with the insurance carriers, reinsurers, wholesalers, and rating platforms involved in your risk. They may use it only to underwrite, rate, and service your coverage — not for their own marketing.
- **Claims administration.** We may share information with adjusters, appraisers, attorneys, and other parties as necessary to investigate and resolve a claim.
- **Service providers.** We use trusted vendors — such as agency management, policy administration, billing, and communication platforms — that help us operate. They may process your information only to perform work on our behalf.
- **Regulators and legal requirements.** We may disclose information to state departments of insurance and other authorities as required by law or regulation,

including in response to a valid subpoena, court order, examination, or regulatory request.

- **Protection of rights.** We may share information when necessary to detect or prevent fraud, or to protect the rights, property, or safety of Next Generation Underwriters, our insureds, or others.

How we protect your information

We maintain physical, electronic, and procedural safeguards that comply with applicable insurance and privacy regulations, including encryption, access controls, and monitoring. Access to nonpublic personal information is restricted to personnel who need it to underwrite and service your business.

How long we keep your information

We retain information for as long as needed to service your policies and claims, and to meet legal, regulatory, and record-retention obligations that apply to insurance transactions. When it is no longer required, it is disposed of securely.

Your choices

- **Text messages:** reply **STOP** at any time to opt out.
- **Marketing emails:** use the unsubscribe link in any email.
- **Marketing phone calls:** ask us not to call you for marketing purposes, by phone or email, and we will honor it.
- **Promotional mail:** contact us to be removed from promotional mailings.
- You may also request to review or correct the personal information we maintain about you by contacting us using the details below, subject to record-retention requirements that apply to insurance records.

Opting out of marketing communications does not affect communications we are required to send regarding your policies, billing, or claims.

Children's privacy

Our products and services are generally intended for adults and businesses. However, because we offer student accident insurance, we may collect nonpublic personal information about individuals under 18 in connection with that coverage — such as a student's name, date of birth, school, and information related to an injury or claim.

This information is provided to us by a parent, legal guardian, school, or other sponsoring organization — we do not collect it directly from the child — and we use it solely to underwrite, issue, and service the student accident policy and to process related claims. We do not use information about minors for marketing purposes, and it is protected under the same safeguards described in this notice.

Changes to this notice

If we make changes to this notice, we will post the updated version here with a new "last updated" date.