

PRIVACY NOTICE

Your privacy is important to J.D. Wesson and Associates, Inc. (“JDW”). This Privacy Notice (“Notice”) applies to <https://www.idwesson.com/>, any sub domains, and information collected during the course of an investigation.

THE INFORMATION WE COLLECT (WEBSITE)

When you visit our website, we do not collect personally identifiable information about our clients (or you), such as your name, address, telephone number, fax number, e-mail address, etc., unless you choose to email us directly or fill out a referral form, which can be found throughout the website.

We do not automatically collect certain non-personally identifiable information when you visit our site, such as the type of browser you are using, the type of operating system you are using, and the domain name of your Internet service provider.

THE INFORMATION WE COLLECT (INVESTIGATIONS)

The following identifies the categories of personal information we may collect about consumers and the categories of personal information needed to complete a specific business purpose on behalf of our clients.

- Identifiers such as real name, alias, postal address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.
- Any of personal information described in Cal. Civ. Code § 1798.80(e) such as name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, medical information, or health insurance information.
- Characteristics of protected classifications under California or federal law, such as race, color, ancestry, national origin, religion, gender (including pregnancy, childbirth, or related medical conditions), disability, age, marital status, gender identity and gender expression, AIDS/HIV status, medical conditions, military, or veteran status.
- Professional or employment-related information.
- Education information, meaning information that is not publicly available “personally identifiable information” as defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g; 34 C.F.R. Part 99), such as student name, parent or other family member names, student or family address, social security number, student number, date of birth, place of birth, or mother’s maiden name.
- Social Security Number, driver’s license, or state identification card.
- Racial or ethnic origin.
- Union memberships or affiliates.
- The contents of a consumer’s mail, email, and text messages as related to the investigation.
- Personal information collected and analyzed concerning a consumer’s health.

HOW WE COLLECT INFORMATION

Depending on the type of investigation, we may or may not collect every category of personal information identified. We may collect personal information from the following categories of sources:

- Directly from the client, and behalf of the client, the consumer, or someone providing information on the consumer's behalf, such as an agent, broker, attorney or employer;
- External data sources, such as insurance support organizations, consumer reporting agencies, and other companies that provide data related to a specific consumer, business, or property;
- Sources used to facilitate the transaction of insurance and the investigation of associated claims including, but not limited to, employers, insureds, witnesses, medical providers, regulators, auditors, attorneys, investigators, adjusters, and other insurance companies.

HOW WE SHARE INFORMATION

We may disclose personal information to the following categories of third parties:

- Entities that hire our services regarding the transaction of insurance and the investigation of associated claims, which include, third party administrators, independent adjusters, outside counsel, investigators, and other parties for purposes of investigating claims;
- Regulatory and other government agencies;
- To our lawyers, accountants and auditors;
- As otherwise permitted or required by law.

We may collect and/or disclose personal information about consumers for the following business or commercial purposes:

- To operate, manage, and maintain our business by conducting investigations on behalf of our clients.
- To maintain and enhance the security and safety of our systems, data, and workplace.
- To perform data analysis.
- To detect and prevent fraud and other prohibited or illegal activity.
- To hire qualified employees and maintain our staff.
- To comply with legal obligations and policies.
- To bring and defend claims.
- For other purposes as permitted by law or to which the consumer consents.

HOW WE USE INFORMATION

In the ordinary course of operation, we may use personally identifiable information that you provide solely to respond to your inquiry or process a referral form you have completed at any point throughout our website.

Any data gathered will be shared, if appropriate, with JDW employees throughout the state of California and any third parties who provide services on our behalf, and you expressly agree to such transfer. Your information will never be sold or provided to solicitors. We will not contact you about other matters, unless you specifically request it, nor will we share, rent, or sell your personally identifiable information outside JDW, except where we are required to share your information with any third parties who provide services on our behalf.

It is possible, though unlikely, that we might be forced to disclose personally identifiable information in response to a legal process or when we believe in good faith that the law requires it (e.g., in response to a court order, subpoena, or a law enforcement agency's request), in which case we would share such information only to the extent necessary.

INFORMATION RETENTION

We retain the personal information processed by us for as long as is considered necessary for the purpose(s) for which it was collected. Personal information may be held for longer periods where extended retention periods are required by law, regulation, or professional standards and to establish, exercise or defend our legal rights.

CONSUMER RIGHTS

The California Privacy Rights Act of 2020 (CPRA) confers certain rights on consumers regarding personal information, including:

- The right to know what personal information we have collected about the consumer, including the categories of personal information, the categories of sources from which the personal information is collected for the purpose of claim or background investigations;
- The right to delete personal information we have collected from the consumer, subject to certain exceptions;
- The right to correct inaccurate personal information that we maintain about the consumer;
- The right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the CCPA; and
- If the consumer is an employee, an applicant for employment, or an independent contractor, the right not to be retaliated against for the exercise of the consumer's rights.

While JDW itself is not directly subject to the California Privacy Rights Act (CPRA), we recognize the significance of privacy regulations and are committed to maintaining high standards in data protection. The CPRA, which may be applicable to our clients, emphasizes the importance of consumer privacy and rights in the digital age. Although we, as a company, are not independently bound by CPRA requirements, we understand the responsibility and trust bestowed upon us by our clients. Accordingly, we diligently work to ensure that our data practices align with the principles of transparency, accountability, and user control as outlined in the CPRA. Where applicable, we work to support our clients in meeting their obligations under privacy regulations, and we strive to uphold the integrity of personal information entrusted to us.

COLLECTION OF INFORMATION BY THIRD-PARTY SITES

JDW may post information about services and programs. Should you choose to register electronically to be contacted for our services or programs, we will not provide your information to a Third-Party without your approval or permission. As for our own use of your registration information, that will be handled by us as if you had registered by telephone or on paper.

COOKIES

Cookies are small files that contain information sent by a website that is saved on your computer's hard drive. When you visit our site, we may place a session cookie on your computer to help enhance the users browsing experience; however, nothing that collects personal information. The cookies are not persistent beyond the end of the users' session. You may delete cookies from your computer or set your browser to reject cookies. However, doing so may limit some functionalities of our site.

OUR COMMITMENT TO SECURITY

JDW has implemented generally accepted standards of technology and operational security designed to protect personal information from loss, misuse, alteration, or destruction. Only authorized JDW personnel and the third parties described in this Notice are provided access to

personal information and these employees and third parties have agreed to maintain the confidentiality of this information. Please note that in the unlikely event that we might need to contact you about a matter involving your personal information, we may email you about the matter.

HOW TO CONTACT US

If you have any questions or concerns about the Notice for JDW or its implementation, you may contact us via our Contact Us Page. If, at any time, you decide that we should no longer hold any of your personal data, or wish to change the use to which any such data can be put, please let us know by contacting us at:

P.O. Box 636
Lincoln, CA 95648
contact@jdwesson.com

REVISIONS TO OUR PRIVACY NOTICE

JDW may update this Notice at any time by publishing an updated version here. You can access the most current version of this Notice at any time on this site.