



Data Security Policy

CertEssentials, LLC dba One Star Insurance Solutions implements a multi-layered approach to reducing the risk of data breach.

- First, all Internet connections are protected by SonicWall firewalls. These firewalls provide stateful packet inspection as well as gateway anti-virus and anti-malware protection, intrusion detection and prevention services, application control, as well as content filtering services used to restrict network users from accessing unapproved content based on categorization. In addition to the network firewall, each server and workstation has an anti-virus / anti-malware solution installed which reports back to a centralized management console allowing for rapid alerting of appropriate staff in the event of a compromised workstation.
- The company file server has multiple shares implemented for various business functions. These shares, and subfolder as appropriate, have access control lists implemented to prevent unauthorized access to company files.
- In addition to this, a software restriction policy has been implemented through Windows group policy to reduce the likelihood of be affected by malicious software such as ransomware through email or internet browsing.
- Finally, individual user accounts require complex passwords which must be changed every 90 days. When changing their password, users cannot reuse the last 5 passwords.

Privacy Policy

The privacy and security of our policy holder's information is important to us. This privacy policy is related to the personal information that we collect, maintain, and disclose in connection with the insurance policies we produce. Non-public personal information may include name, address, and policy coverages. It may also include transaction information such as premium payment or claims history. We appreciate the importance of personal privacy and are committed to protecting it as we provide for our policy holder's insurance needs.

- We do not sell, trade or otherwise disclose any personal information to third parties for marketing purposes. This includes information we obtain concerning all applicants, current policyholders and former policyholders.



- We only disclose information about our applicants, policy holders and former policy holders as permitted or required by law in conjunction with our normal insurance operations.
- We may disclose information to others such as our claims adjusters and our attorneys in the processing of an insurance claim;
- We may be required by a court of law to provide information in connection with a legal proceeding;
- We restrict access to non-public personal information to those employees who need to know that information.
- We maintain physical, electronic, and procedural safeguards to protect non-public information we hold.
- We only collect, store, and process the personal information needed to provide our policies.