

**191—90.8(505) Delivery of notice.**

**90.8(1)** A licensee shall provide any notices that these rules require so that each consumer can reasonably be expected to receive actual notice in writing or, if the consumer agrees, electronically.

*a.* Examples of reasonable expectation of actual notice by a licensee are as follows:

- (1) Hand delivery of a printed copy of the notice to the consumer;
- (2) Mailing a printed copy of the notice to the last-known address of the consumer separately or in a policy, billing or other written communication;
- (3) For a consumer who conducts transactions electronically, posting the notice on the Web site and requiring the consumer to acknowledge receipt of the notice as a necessary step to obtaining a particular insurance product or service;

(4) For an isolated transaction with a consumer, such as the licensee providing an insurance quote or selling the consumer travel insurance, posting the notice and requiring the consumer to acknowledge receipt of the notice as a necessary step to obtaining the particular insurance product or service.

*b.* Examples of unreasonable expectation of actual notice by a licensee are as follows:

- (1) Only posting a sign in its office or generally publishing advertisements of its privacy policies and practices; or
- (2) Sending the notice via electronic mail to a consumer who does not obtain an insurance product or service from the licensee electronically.

**90.8(2)** A licensee may reasonably expect that a customer will receive actual notice of the licensee's annual privacy notice if one of the following occurs:

*a.* The customer uses the licensee's Web site to access insurance products and services electronically and agrees to receive notices at the Web site and the licensee posts its current privacy notice continuously in a clear and conspicuous manner on the Web site; or

*b.* The customer has requested that the licensee refrain from sending any information regarding the customer relationship, and the licensee's current privacy notice remains available to the customer upon request.

**90.8(3)** A licensee may not provide any notice required by this rule solely by orally explaining the notice, either in person or over the telephone.

**90.8(4)** For customers only, a licensee shall provide the initial notice required by paragraph 90.3(1) "a," the annual notice required by subrule 90.4(1) and the revised notice required by rule 90.7(505) so that the customer can retain them or obtain them later in writing or, if the customer agrees, electronically.

A licensee provides a privacy notice to the customer so that the customer can retain the notice or obtain the notice later if the licensee does any of the following:

- a.* Hand delivers a printed copy of the notice to the customer;
- b.* Mails a printed copy of the notice to the last-known address of the customer; or
- c.* Makes its current privacy notice available on a Web site or a link to another Web site for the customer who obtains an insurance product or service electronically and agrees to receive the notice at the Web site.

**90.8(5)** A licensee may provide a joint notice from the licensee and one or more of its affiliates or other financial institutions, as identified in the notice, as long as the notice is accurate with respect to the licensee and the other institutions. A licensee may also provide a notice on behalf of another financial institution.

**90.8(6)** If two or more consumers jointly obtain an insurance product or service from a licensee, the licensee may satisfy the initial, annual and revised notice requirements of subrules 90.3(1), 90.4(1) and 90.7(1), respectively, by providing one notice to those consumers jointly.