



**Environmental Review for Leasing or Rental Assistance Project
that is Categorically Excluded Subject to Section 58.5
Pursuant to 24 CFR 58.35(a)(5)**

Project Information

Project: Estancias Doradas – Ponce Elderly (PR-RA-00003)

Responsible Entity: Puerto Rico Department of Housing

Grant Recipient (if different than Responsible Entity): N/A

State/Local Identifier: Puerto Rico

Preparer: Michael J. Richardson, PE

Certifying Officer Name and Title: Doel F. Muñoz Rivera, Program Management Division
Director CDBG-DR Program

Consultant (if applicable): HORNE LLP

Project Location: Calle Villa, Carretera 132 Km 123 Ponce PR 00728 (**Figure 1**)

Description of the Proposed Project [24 CFR 58.32; 40 CFR 1508.25]:

This property is a 94-unit complex at the above location. The Rental Assistance Program was developed to respond to the urgent need of preserving the loss of extremely affordable rental units and promoting housing sustainability by providing rental assistance to low-income elderly residents of hurricane-impacted areas who are at risk of becoming homeless, due to the impending loss of funding for Act 173 Program subsidies in Puerto Rico.

This temporary assistance will allow time for PRDOH to achieve exit strategies for the subsidized rental units. Through the end of the twenty-four (24) month duration of this program, PRDOH expects to resolve the housing needs, aggravated by the hurricanes' impact for approximately 1,000 rental units, through these Exit Strategies, securing the ability to keep serving all the remaining Act 173 Program beneficiaries while an exit strategy is achieved.

The Rental Assistance Program will select participants with priority, as defined in the Program Selection Sequence, which has been carefully considered and designed to provide rental assistance to the most precarious necessities within the current Act 173 Program housing properties. The complex at the address above is participating in this program.



Level of Environmental Review Determination:

Categorically Excluded per 24 CFR 58.35(a), and subject to laws and authorities at §58.5, per 24 CFR 58.35(a)(5).

Funding Information

Grant Number	HUD Program	Funding Amount
B-17-DM-72-0001	CDBG-DR	\$902,400

Estimated Total HUD Funded Amount: \$902,400

Estimated Total Project Cost (HUD and non-HUD funds): \$902,400



Compliance with 24 CFR 58.5 and 58.6 Laws and Authorities

Record below the compliance or conformance determinations for each statute, executive order, or regulation. Provide credible, traceable, and supportive source documentation for each authority. Where applicable, complete the necessary reviews or consultations and obtain or note applicable permits or approvals. Clearly note citations, dates/names/titles of contacts, and page references. Attach additional documentation as appropriate.

Compliance Factors: Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5 and §58.6	Are formal compliance steps or mitigation required?	Compliance determinations
STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR 58.6		
Airport Hazards 24 CFR Part 51 Subpart D	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the HUD’s Airport Hazard regulations without further evaluation.
Coastal Barrier Resources Coastal Barrier Resources Act, as amended by the Coastal Barrier Improvement Act of 1990 [16 USC 3501]	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	The project is located approximately 2.8 miles from the nearest Coastal Barrier Resource System area (Figure 2). Therefore, the project complies with this regulation.
Flood Insurance Flood Disaster Protection Act of 1973 and National Flood Insurance Reform Act of 1994 [42 USC 4001-4128 and 42 USC 5154a]	Yes No <input checked="" type="checkbox"/> <input type="checkbox"/>	The project location is within a Zone AE – Special Flood Hazard Area (aka 100-year floodplain) (Figure 3) on FEMA Panel 72000C0370J dated 11/18/2009. Flood insurance has been obtained for this project location. See Appendix C .
STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR 50.4 & 58.5		
Clean Air Clean Air Act, as amended, particularly section 176(c) & (d); 40 CFR Parts 6, 51, 93	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the Clean Air Act without further evaluation.
Coastal Zone Management Coastal Zone Management Act, sections 307(c) & (d)	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the Coastal Zone Management Act without further evaluation.



<p>Contamination and Toxic Substances</p> <p>24 CFR 58.5(i)(2)</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>The following sites are within 3,000 feet of the project location:</p> <ul style="list-style-type: none"> • 1 RCRA Log site – CVS Pharmacy 1,300 feet to the east • 2 inactive RCRA sites – the closest is the Shell Company RPR Ltd facility at 800 feet to the east • 1 active RCRA site – CVS Pharmacy 1,300 feet to the east • 1 Integrated Compliance Information System (EPA) sites – the Shell Company RPR Ltd facility at 800 feet to the east • 1 Air Quality System site – the Lopez Memorial Cemeterio at 1,500 feet to the southeast <p>As shown on Figure 4, none of the sites are within 500 feet nor show indications of hazardous or toxic constituents impacting the project site.</p> <p>Based upon USGS aerial photograph maps, there are no prior uses of the property that would interfere with the current use as a multi-family rental complex. Figure 5 is from March 1977 and the building does not show on the aerial photograph.</p> <p>Based on the above, this topic is in compliance.</p>
<p>Endangered Species</p> <p>Endangered Species Act of 1973, particularly section 7; 50 CFR Part 402</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with the Endangered Species Act without further evaluation.</p>
<p>Explosive and Flammable Hazards</p> <p>24 CFR Part 51 Subpart C</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with HUD’s Explosive and Flammable Hazards standards without further evaluation.</p>
<p>Farmlands Protection</p> <p>Farmland Protection Policy Act of 1981, particularly sections 1504(b) and 1541; 7 CFR Part 658</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with the Farmland Protection Policy Act without further evaluation.</p>
<p>Floodplain Management</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>The project location is within a Zone AE – Special Flood Hazard Area (Figure 3) on</p>



<p>Executive Order 11988, particularly section 2(a); 24 CFR Part 55</p>		<p>FEMA Panel 72000C1645J dated 11/18/2009. Pursuant to the updated regulations at 24 CFR 55.12(b)(5), if units are leased within a building of five or more residential units or any nonresidential properties are leased on one site in a SFHA, the 8-Step Process is not required if the entire building, i.e. all units and common areas, are fully covered by flood insurance. This building is fully covered by flood insurance. The Insurance Certificates are included in Appendix C; therefore, the 8-step Decision Making Process is not required.</p>
<p>Historic Preservation National Historic Preservation Act of 1966, particularly sections 106 and 110; 36 CFR Part 800</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>HUD has determined that leasing and rental assistance with no associated repairs, rehabilitation, or other activities with physical impacts has No Potential to Cause Effects under 36 CFR 800.3(a)(1) (see Appendix A). Therefore, this project is in compliance with Section 106 of the National Historic Preservation Act without further obligations.</p>
<p>Noise Abatement and Control 24 CFR Part 51 Subpart B</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance. HUD's Noise standards do not apply.</p>
<p>Sole Source Aquifers Safe Drinking Water Act of 1974, as amended, particularly section 1424(e); 40 CFR Part 149</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with the Safe Drinking Water Act without further evaluation.</p>
<p>Wetlands Protection Executive Order 11990, particularly sections 2 and 5; 24 CFR Part 55 wetlands provisions</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance without any new construction. Executive Order 11990 and Part 55 wetlands provisions do not apply to projects that do not involve new construction in a wetland.</p>
<p>Wild and Scenic Rivers Wild and Scenic Rivers Act of 1968, particularly section 7(b) and (c)</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with the Wild and Scenic Rivers Act without further evaluation.</p>
<p>ENVIRONMENTAL JUSTICE</p>		
<p>Environmental Justice Executive Order 12898</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>There are no adverse environmental impacts that are disproportionately high for low-income and/or minority communities.</p>



Mitigation Measures and Conditions

Summarize below all mitigation measures either taken or required as a condition of approval of the project by the Responsible Entity to reduce, avoid, or eliminate adverse environmental impacts and to avoid non-compliance or non-conformance with the above-listed authorities and factors. These measures/conditions must be incorporated into project contracts, development agreements, and other relevant documents. The staff responsible for implementing and monitoring mitigation measures should be clearly identified in the mitigation plan.

The only mitigation measure required for this property is the obtainment of flood insurance. Flood Insurance has already been obtained.

Appendix A – Memo on Historical Properties (program is for Continuum of Care but applies to all Rental and Leasing programs meeting the same requirements)

Appendix B – Figures

Appendix C – Flood Insurance Certificates



Determination:

- This categorically excluded activity/project converts to **EXEMPT** per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license; **Funds may be committed and drawn down** for this (now) EXEMPT project; OR
- This categorically excluded activity/project cannot convert to Exempt status because one or more statutes or authorities listed at Section 58.5 requires formal consultation or mitigation. Complete consultation/mitigation protocol requirements, **publish NOI/RROF, submit RROF (HUD 7015.15), and obtain "Authority to Use Grant Funds"** (HUD 7015.16) per Section 58.70 and 58.71 before committing or drawing down any funds; OR
- This project is not categorically excluded OR, if originally categorically excluded, is now subject to a full Environmental Assessment according to Part 58 Subpart E due to extraordinary circumstances (Section 58.35(c)).

Preparer Signature:

Date: June 18, 2020

Name/Title/Organization: Michael J. Richardson, PE / Director / HORNE LLP

Responsible Entity Agency Official Signature:

Date: 7/22/2020

Name/Title: Doel F. Muñiz Rivera, Program Management Division Director CDBG-DR Program

This original, signed document and related supporting material must be retained on file by the Responsible Entity in an Environmental Review Record (ERR) for the activity/project (ref: 24 CFR Part 58.38) and in accordance with recordkeeping requirements for the HUD program(s).



GOVERNMENT OF PUERTO RICO
Department of Housing

Appendix A –



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

OFFICE OF THE ASSISTANT SECRETARY FOR
COMMUNITY PLANNING AND DEVELOPMENT

FEB 20 2014

MEMORANDUM FOR: CPD Division Directors
Regional Environmental Officers

FROM: *Danielle Schopp*
Danielle Schopp, Director, Office of Environment and
Energy, DGE

SUBJECT: Determination that Continuum of Care (CoC) Leasing and Rental
Assistance with no associated physical building activities have "No
Potential to Cause Effects" under Section 106 of the National Historic
Preservation Act and its implementing regulations 36 CFR Part 800

The U.S. Department of Housing and Urban Development (HUD) has determined that leasing and rental assistance activities in the Continuum of Care (CoC) Program that include no maintenance, repairs, or rehabilitation to the leased or rented properties have "No Potential to Cause Effects," as described in 36 CFR 800.3(a)(1). These leasing and rental assistance activities provide transitional or permanent housing for the homeless in existing scattered site buildings with no associated physical changes to the buildings, and have no potential to cause effects on historic properties, assuming such properties were present. Neither HUD nor the grantees participating in the CoC Program have any further obligations for these projects under Section 106 of the National Historic Preservation Act (Section 106) or 36 CFR Part 800. No consultation with the State Historic Preservation Officer (SHPO), Tribal Historic Preservation Officer (THPO), or other interested parties is required.

A copy of this memorandum in the Environmental Review Record for a qualifying individual CoC project will document compliance with Section 106, 36 CFR Part 800, 24 CFR Part 50, and 24 CFR Part 58 regarding historic properties.

Leasing and rental assistance with associated unit or building repairs, rehabilitation, or new construction do not qualify for the treatment described in this memo. Likewise, other types of projects participating in the CoC Program, including repairs, rehabilitation, and new construction, do not qualify for the treatment described in this memo. These activities must be fully reviewed under the Section 106 process, including consultation with a SHPO, THPO and/or tribal authority, interested parties and the public, to aid HUD or the Responsible Entity in making an effect determination.

Please direct any questions regarding this memorandum to Nancy E. Boone, Federal Preservation Officer, at Nancy.E.Boone@hud.gov or 202-402-5718.



Appendix B – Figures

Figure 1 – Project Location

Figure 2 – Coastal Barrier Resource System Areas

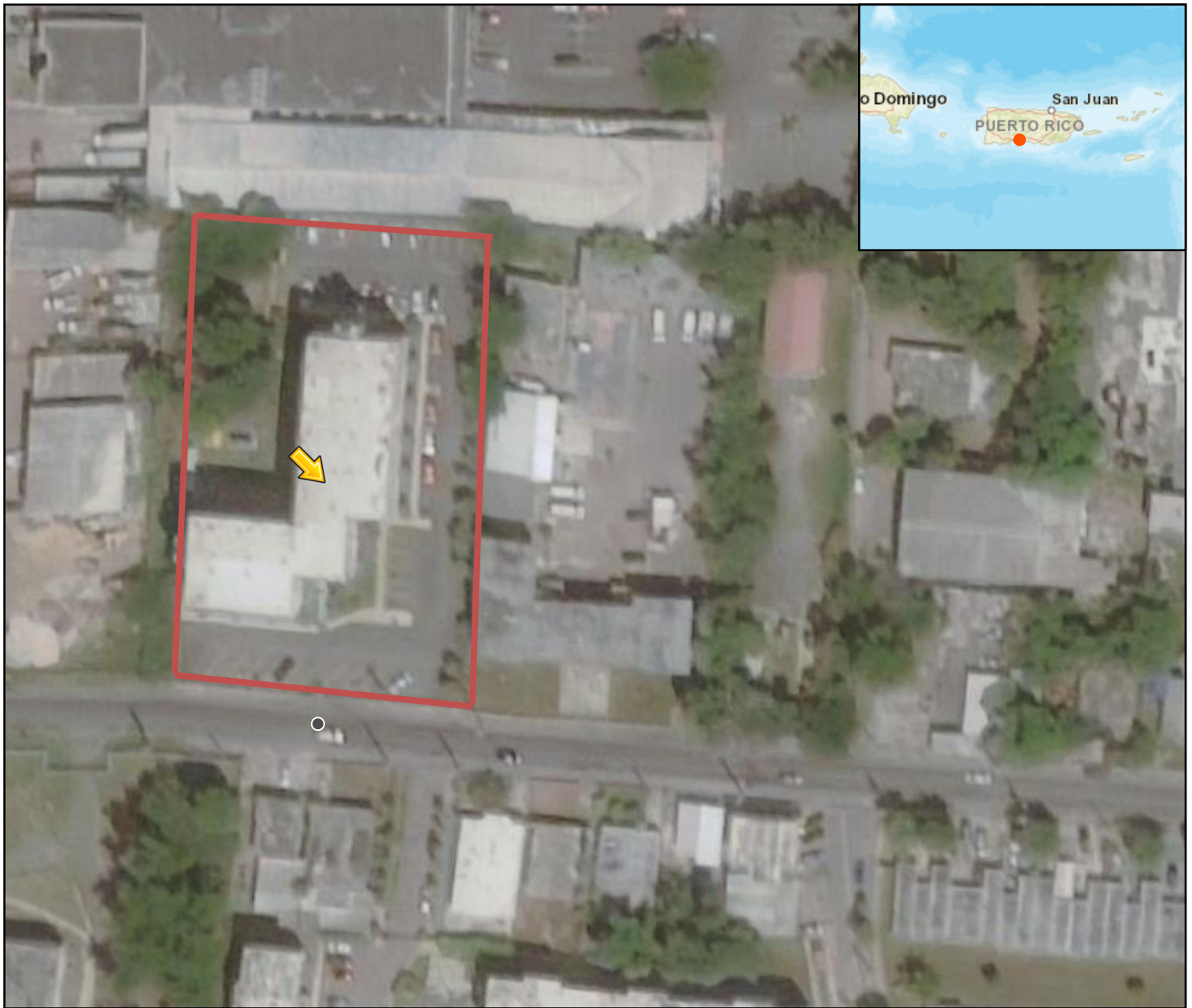
Figure 3 – Flood Hazard Area

Figure 4 – Toxics

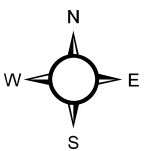
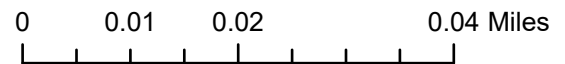
Figure 5 – Historic Aerial Photograph



Location

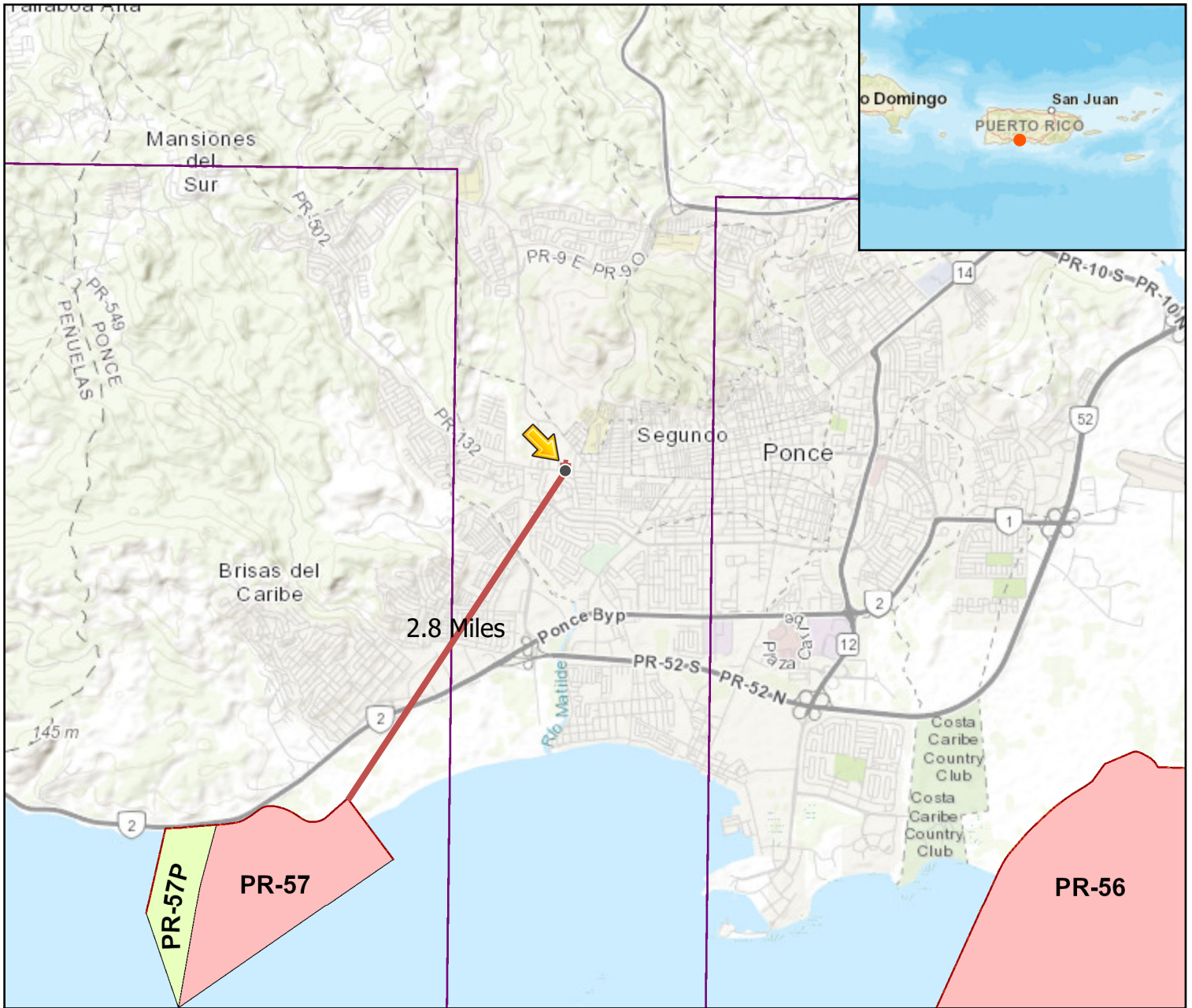


Legend



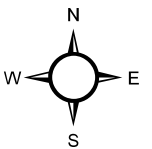


Coastal Barrier Resource Units



Legend

- CBRS Map Panels
- Otherwise Protected Area
- System Unit
- CBRS Prohibitions
- CBRS Buffer Zone



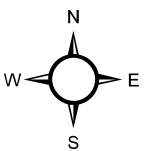
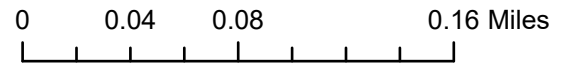


Flood Hazard Area



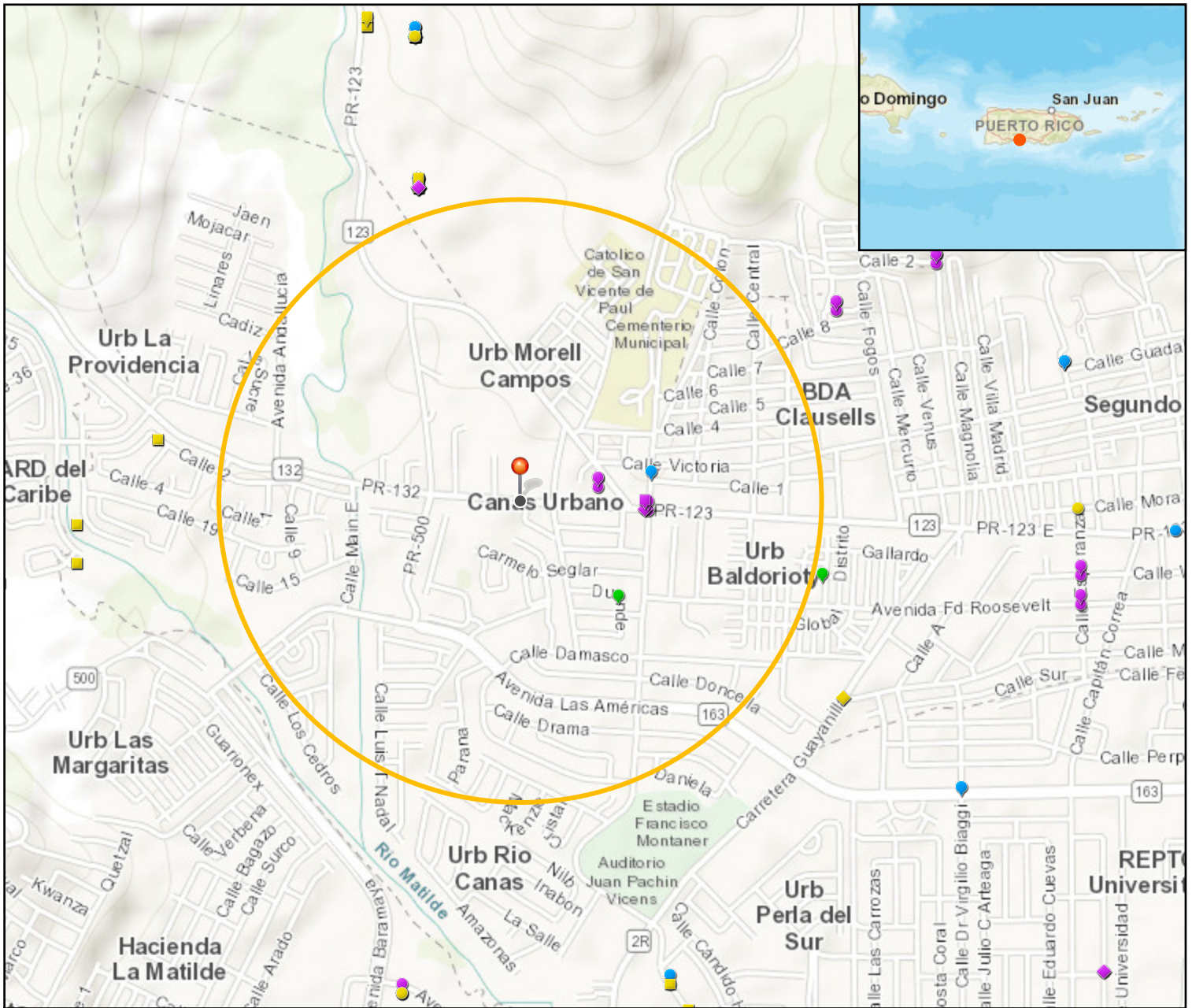
Legend

- | | |
|---|---|
| 1% Annual Chance Flood Hazard | SFHA / Flood Zone Boundary |
| Regulatory Floodway | FIRM Panels |
| Special Floodway | Incorporated |
| Area of Undetermined Flood Hazard | Superseded |
| 0.2% Annual Chance Flood Hazard | Not incorporated |
| Future Conditions 1% Annual Chance Flood Hazard | No Revalidation Status |
| Area with Reduced Risk Due to Levee | Reevaluated |
| Other Boundaries | Contact Community for Revalidation Status |
| Limit Lines | Effective |



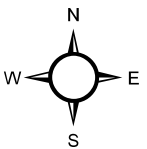
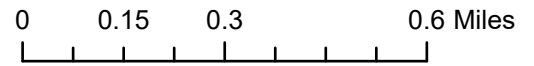


Toxics



Legend

- TRI_(EPA_Sites) - TRI
- SEMS_(EPA_Sites) - SEMS
- RCRA_LQG_(EPA_Sites) - RCRA_LQG
- RCRA_INACTIVE_(EPA_Sites) - RCRA_INACTIVE
- ◆ RCRA_ACTIVE_(EPA_Sites) - RCRA_ACTIVE
- RCRA_(EPA_Sites) - RCRA
- NPDES_MAJOR_(EPA_Sites) - NPDES_MAJOR
- NPDES_(EPA_Sites) - NPDES
- ◆ NCDB_(EPA_Sites) - NCDB
- ICIS_(EPA_Sites) - ICIS
- EIS_(EPA_Sites) - EIS
- AIRS_AQS_(EPA_Sites) - AIRS_AQS
- ◆ AIR_MAJOR_(EPA_Sites) - AIR_MAJOR
- AIR_(EPA_Sites) - AIR
- ACRES



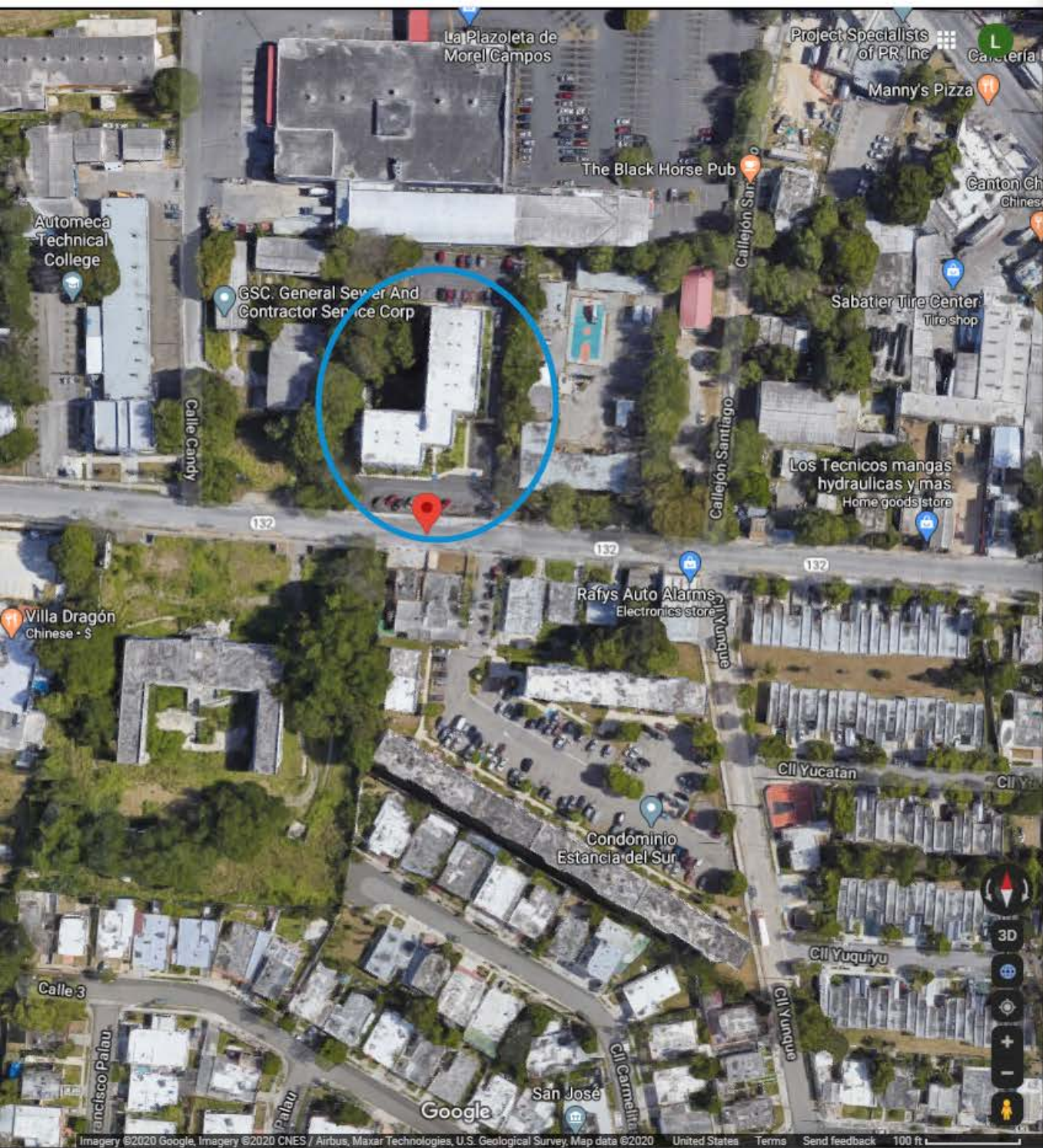


Figure 5





GOVERNMENT OF PUERTO RICO
Department of Housing

Appendix C – Flood Insurance Certificates

PONCE ELDERLY HOUSING

7108

VENDOR NO: M2101

NAME: MAPFRE PUERTO RICO

CHECK DATE: 10/29/2019

REFERENCE	INV DATE	INV DESCRIPTION	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT PAID
153114140	9/3/2019	RENOVACION POLIZA DEL HAZARD 11/29/19-11/29/20 -	1,850.00	0.00	1,850.00
TOTAL >			1,850.00	0.00	1,850.00

DOCUMENT IS PRINTED ON CHEMICALLY REACTIVE PAPER - THE BACK OF THIS DOCUMENT INCLUDES A TAMPER EVIDENT CHEMICAL WASH WARNING BOX

PONCE ELDERLY HOUSING
 PO BOX 195288
 SAN JUAN, PUERTO RICO
 TEL (787)783-7122

BANCO POPULAR DE PR
 POPULAR CENTER
 HATO REY, PUERTO RICO
 101-201/215

7108

PAY One Thousand Eight Hundred Fifty and 00/100*****Dollars

TO THE ORDER OF MAPFRE PUERTO RICO

DATE	AMOUNT
10/29/2019	***1,850.00




⑈007108⑈ ⑆021502011⑆ 030⑈382572⑈

ORIGINAL DOCUMENT HAS RED KEYHOLE ICON THAT DISAPPEARS WITH HEAT

Edificio **MAPFRE**
297 calle César González, **San Juan** PR 00918-1739

PO Box 70333, **San Juan** PR 00936-8333

T 787.250.6500 **F** 787.250.5370 **W** www.mapfre.pr



3 de septiembre de 2019

1205 - 6



PONCE ELDERLY I
PO BOX 330206
PONCE PR 00733-0206

Número de Póliza : 1555400603200
Fecha Efectividad : 29 / NOV / 2019
Num. Identificación : 5677896

Representante Autorizado o Productor : LUIS MODESTI IRIZARRY - 05013

Prima a Pagar : \$1,850.00

Estimado(a) PONCE ELDERLY I :

Queremos felicitarle por su excelente decisión de contar con MAPFRE para su póliza de seguro. Estamos seguros que nuestro producto será de su completa satisfacción.

MAPFRE además pone a su disposición la más amplia gama de seguros Personales, Comerciales, Vida y Salud para dar respuesta a todas sus necesidades aseguradoras.

Si necesita orientación sobre su póliza puede comunicarse con su Representante Autorizado, Productor o llame a la Unidad de Seguro de Inundación o X-Press Personal al 787-250-5237 (Area Metro), 1-888-477-2426 (Isla), 787-250-5231 (Fax) o por correo electrónico: faxmypressper@mapfrepr.com.

Le agradecemos la confianza depositada en nosotros como su compañía de seguros. Estamos para servirle.

Cordialmente,

Alexis Sánchez Geigel - Presidente & CEO



Nombre del Asegurado
PONCE ELDERLY I

PO BOX 330206
PONCE PR 00733-0206

Tipo de Póliza
Inundación

Número de Póliza
1555400603200

Fecha de Vencimiento
29 / NOV / 2020

MAPFRE, tu aseguradora global de confianza.

MAPFRE PRAICO INSURANCE COMPANY
MAPFRE PAN AMERICAN INSURANCE COMPANY
MAPFRE LIFE INSURANCE COMPANY OF PUERTO RICO

MAPFRE PRAICO INSURANCE COMPANY

Una Compañía de Seguros por Acciones en adelante denominada la Compañía
 PO BOX 70333, SAN JUAN PR 00936-8333
 T. (787) 250-6500 F. (787) 250-5370
 www.mapfrepr.com



MAPFRE

PUERTO RICO

**SEGURO DE INUNDACION / FLOOD INSURANCE
 FACTURA / INVOICE**

Asegurado / Insured	PONCE ELDERLY I PO BOX 330206 PONCE PR 00733-0206	Póliza / Policy	1555400603200
Dirección Postal / Postal Address		Fecha Factura / Invoice Date	30 / AGO / 2019
		Fecha Corrida / Run Date	03 / SEP / 2019
		Expediente / File Number	400603200
Acreedor / Mortgagee	PR HOUSING FINANCE CORP. OFICINA CENTRAL PO BOX 71361 SAN JUAN PR 00912-0000	Núm. Identificación / Identification Number	IND 5677896
		Código Acreedor / Mortgage Code	767
		Núm. Préstamo / Loan Number	
Productor / Producer Corredor / Broker Agencia / Agency	5013 LUIS MODESTI IRIZARRY - 05013 115 CALLE REINA PONCE PR 00730-3682	Sucursal / Branch	PONCE

* Claves al dorso / See reverse side.

Número de Factura / Invoice Number	Claves / Codes* Trans.	Efectividad / Effective	Vencimiento / Expiration	Prima / Premium	Balance / Balance
153114140	RF	29 / NOV / 2019	29 / NOV / 2020	\$1,850.00	\$1,850.00

Total a Pagar / Payment Amount:

\$1,850.00	\$1,850.00
CARGO POR SERVICIOS / FEDERAL FEE	\$50.00

SMIFFACT 08/04/2019 6

Según reglamentación actual, esta póliza no entra en vigor hasta que el pago de la prima requerida sea recibido. Véase endoso adjunto a la póliza. /
 According to present regulations, this policy will not be in force until the payment of the required premium has been received. See endorsement attached to the policy.

DESPRENDA ESTE TALON Y ENVILO CON SU PAGO / DETACH AND SEND THIS STUB WITH YOUR PAYMENT

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MAPFRE PRAICO INSURANCE COMPANY

Una Compañía de Seguros por Acciones en adelante denominada la Compañía
 P.O. Box 70333, San Juan PR 00936-8333
 T. (787) 250-6500 F. (787) 250-5370
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PUERTO RICO

Asegurado / Insured	PONCE ELDERLY I PO BOX 330206 PONCE PR 00733-0206	Póliza / Policy	1555400603200
Dirección Postal / Postal Address		Factura / Invoice	153114140
		Vencimiento del Pago / Payment Due Date	29 / NOV / 2019
		Total a Pagar / Payment Amount	\$1,850.00

Copia del Asegurado

Insured Copy

1555400603200 112919 0000185000 8 153114140 4 00070274



**POLIZA DE SEGURO DE INUNDACION DECLARACION
BIENES GENERALES- NOTIFICACION DE RENOVACION**

Asegurado	PONCE ELDERLY I	Póliza	1555400603200
Dirección Postal	PO BOX 330206 PONCE PR 00733-0206	Fecha de Efectividad 12:01 AM Hora Oficial	29 / NOV / 2019
Productor/ Corredor/ Agencia	LUIS MODESTI IRIZARRY - 05013 115 CALLE REINA PONCE PR 00730-3682	Fecha de Vencimiento 12:01 AM Hora Oficial	29 / NOV / 2020
		Póliza Anterior	1555400603200
		Núm. Expediente	400603200
		Núm. Identificación	IND 5677896

Información de la Propiedad Asegurada

Dirección Física:	446 CALLE VILLA PONCE PR 00716-4720	Núm. de Unidades:	
		Costo de Reemplazo:	\$500,000.00
		Comunidad:	720101 Municipio de Ponce

Mapa				Tarifa				Fecha de Construcción
Zona Actual	Se Tarifa	GrandFathering	Panel/ Sufijo	Básica		Adicional		06-SEP-2006
				Edificio	Contenido	Edificio	Contenido	Diferencia de Elevación
AE	AE	N	1645 / H	0.63	0.00	0.10	0.00	1

Cubiertas	Límite	Deducible	Descuento Deducible	CRS Descuento	Prima
<input checked="" type="checkbox"/> EDIFICIO	\$500,000.00	\$1,250.00	-14	-\$71.00	\$1,342.00
<input type="checkbox"/> CONTENIDO					
<input checked="" type="checkbox"/> COSTO AUMENTADO POR CUMPLIMIENTO	\$30,000.00	N/A			\$6.00

Edificio: NON RESIDENTIAL - BUSINESS, THREE OR MORE FLOOR, NO BASEMENT/ENCLOSURE/CRA

Contenido: NO CONTENTS

Residencia Principal: N Edificio Elevado: N

Subtotal	\$1,348.00
Fondo de Reserva	\$202.00
Cargos por Servicio	\$300.00
Prima Total	\$1,850.00

1er Acreedor	2do Acreedor	3er Acreedor
PR HOUSING FINANCE CORP. OFICINA CENTRAL PO BOX 71361 SAN JUAN PR 00912-0000		
Número de préstamo:		

Número y fecha de edición de los formularios y endosos adheridos a esta póliza al momento de emitirse

F-123 (10/15)

Esta póliza entrará en vigor a las 12:01 A.M. hora oficial de la fecha de efectividad en la dirección del asegurado nombrado tal y como aquí se indica.
Esta póliza no será válida a menos que esté refrendada por un agente autorizado.

Usuario - Oficina OPERADOR - PONCE

En San Juan de Puerto Rico 29 / NOV / 2019, refrendada por:

Alexis Sánchez Geigel -

POLÍTICA DE PRIVACIDAD

MAPFRE PRAICO Insurance Company, MAPFRE Pan American Insurance Company, MAPFRE Life Insurance Company of Puerto Rico, MAPFRE Insurance Agency, Inc., MAPFRE Solutions, Inc., y MAPFRE Finance of Puerto Rico Corp., en adelante denominadas como MAPFRE | PUERTO RICO, valoran tenerle como uno de nuestros clientes.

MAPFRE | PUERTO RICO no comparte información financiera o sobre el estado de salud de sus clientes o consumidores con personas no afiliadas, excepto según permitido por ley.

A continuación detallamos nuestras prácticas sobre el manejo de su información personal no-pública financiera (en adelante, "información personal"), siempre salvaguardando y protegiendo la información que usted comparte con nosotros. Esta Política de Privacidad incluye ejemplos de los tipos de información personal financiera y de salud que recopilamos y con quienes compartimos esa información. Estos ejemplos son ilustrativos y no deben considerarse como un inventario completo de nuestra recopilación, uso y divulgación de información. También le proveemos la oportunidad de impedir que compartamos su información personal con compañías que no son nuestras afiliadas.

1. Cómo recopilamos información

Recopilamos información personal financiera y de salud:

- que usted ha provisto en solicitudes y en otros formularios o documentos como lo es su nombre, dirección, número de seguro social, profesión, ingresos, y beneficiarios;
- que proviene de transacciones que usted hace con nosotros y con nuestras afiliadas, como por ejemplo, su cubierta de póliza, primas e historial de pago,

términos y condiciones de una cubierta, número de póliza, historial de reclamaciones, expedientes de reclamaciones, transacciones de seguros, bienes o riesgos asegurados;

- que usted provee cuando se registra para obtener un servicio electrónico a través del internet;
- que nos proveen agencias de crédito del consumidor como, por ejemplo, su capacidad crediticia e historial de crédito;
- que nos proveen no afiliados, clientes o proveedores para que les ofrezcamos nuestros productos de seguros, o durante nuestras transacciones.

2. Información que compartimos

En ocasiones, podemos compartir la información descrita anteriormente según lo permite la ley, con las siguientes personas:

- Afiliadas dedicadas a la venta de seguros de propiedad, contingencia, accidente y salud.
- Proveedores de servicios financieros, tales como agentes y agentes generales de seguros y proveedores de servicios de ajuste.
- Compañías no financieras, tales como compañías de proveer servicio de envío de documentos por correo.
- Compañías de Mercadeo que nos proveen servicios de mercadeo directo y telemercadeo para ofrecer nuestros productos.

3. Limitaciones en la divulgación y/o utilización de información

MAPFRE | PUERTO RICO podrá, directa o indirectamente divulgar cualquier información personal no-pública financiera de sus clientes y consumidores a afiliados y un tercero no-afiliado, a menos que usted nos lo prohíba conforme el procedimiento de exclusión aquí notificado.

MAPFRE | PUERTO RICO exigirá acuerdos de confidencialidad a todo tercero no afiliado a quien tenga la necesidad de divulgar su información personal a fin de proveerle servicios y productos necesarios y mantener sus cuentas.

MAPFRE | PUERTO RICO podrá compartir información sobre sus clientes anteriores bajo la misma política de confidencialidad que lo hace con sus clientes actuales. La información sobre clientes anteriores se retiene durante el tiempo requerido por las leyes federales y locales y los reglamentos que rigen la industria de seguros.

4. Medidas de Seguridad

MAPFRE | PUERTO RICO limita el acceso a su información personal solamente a aquellos empleados, afiliadas, o terceros no afiliados a quienes la ley permite divulgar tal información que necesitan para proveerle servicios y productos, o para cumplir con las Leyes y Reglamentos Federales y Estatales que nos aplican.

Mantenemos, además de lo anterior, las medidas de seguridad físicas y electrónicas necesarias para salvaguardar la confidencialidad de su información, según lo requiere la ley y nuestra Política de Privacidad.

5. Información de Salud

No se divulgará o utilizará su información de salud sin que medie su previa autorización por escrito, excepto cuando sea permitido de conformidad con las Leyes y Reglamentos Federales y Estatales que nos aplican. Cuando tengamos la necesidad de divulgar su información de salud a terceras personas se le enviará una Autorización para Divulgar Información Sobre Estado de Salud, la cual deberá usted devolver con su firma y fecha autorizando la divulgación de su información. Dicha autorización estará vigente durante doce (12) meses a no ser que usted la revoque por escrito.