

Privacy Notice
Foremost® Insurance Group

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

This notice from the member companies of the Foremost Insurance Group listed in this notice (“Foremost”) describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family, or household purposes.

Information We Collect

We collect certain information (“nonpublic personal information”) about you and the members of your household (“You”) from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

Information We Disclose

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

We may disclose the nonpublic personal information about you for non-solicitation purposes, as described above, to companies that perform services on our behalf, as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Foremost or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

Sharing Information with Affiliates

We will not disclose nonpublic personal information, as described above in **Information We Collect**, except with affiliates of Foremost.

We are permitted by law to share with our affiliates our transaction and experience information with you.

We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information, and claims history.

Modifications to Our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties not otherwise permitted by law. Before we do that, we will provide you with a revised privacy notice.

Security

We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

Web sites

Our Web site privacy notices, such as the one located at Foremost.com, contain additional information particular to Web site use. Please pay careful attention to those notices if you transmit personal information to Foremost over the Internet.

Recipients of this Notice

If there is more than one person insured under this policy, only the named insured on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with Foremost. You also may receive notices from affiliates other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy policies.

Affiliates

The following is a list of some but not all of our affiliates: Farmers Insurance Group of Companies® including Farmers Insurance Exchange, Truck Insurance Exchange, Fire Insurance Exchange and Farmers New World Life, Bristol West Insurance Group® including Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Bristol West Specialty Insurance Company, Coast National Insurance Company, and Security National Insurance and member companies of Zurich North America including Northern Insurance Company of New York and Zurich American Insurance Company.

Any Questions?

This notice is required by Federal law. If you would like additional information about these Federal laws, please visit our Web site at Foremost.com.

Signed: Foremost Insurance Company Grand Rapids, Michigan
Foremost Signature Insurance Company
Foremost Property and Casualty Insurance Company
American Federation Insurance Company
Foremost County Mutual Insurance Company
Foremost Lloyds of Texas

The above is a list of the affiliates on whose behalf this notice is being sent.