

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 ("Foremost") listed below describes our privacy practices regarding information about our customers and former customers who 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 we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all 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.

In addition, because you participate in our insurance program through your membership in the AARP, we will share basic participation information such as your name, address, policy number and status as a policyholder, with AARP and AARP's wholly owned subsidiary, AARP Services, Inc. We understand that AARP and AARP Services may use this information for a variety of purposes, such as analyzing member interests and monitoring member participation and satisfaction with the applicable insurance program. AARP Services and its affiliates may also share this information with other AARP service providers in order, for example, to inform you of additional AARP member benefits that may be of interest to you. We may also provide you with additional services or benefits through third parties as permitted by your policy with us. In order to provide such benefits or services, we may have to provide basic participation information to that service provider such as your name, policy number and address. If you would prefer not to have your information shared with AARP and AARP Services, or any other third party service provider, you may return to us the opt-out form set forth below.

Sharing Information with Affiliates - We will not disclose nonpublic personal information, as described above in **Information We Collect**, except with affiliates of Foremost as permitted by law including:

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How to Notify Us - If you decide to opt out of our sharing your nonpublic personal information with AARP and AARP Services, and any other third party service providers, you may do so **only** by completing the form below. Detach the completed form and mail to us at Foremost Insurance Group, Post Office Box 164, Grand Rapids, MI 49501.

Any policyholder listed as an insured on this policy may opt out on behalf of other joint policyholders. An opt out by any joint policyholder will be deemed to be an opt out by the entire household only with respect to the policy listed on this notice.

Name (please print) _____

Address _____ City _____ State _____ Zip _____

Please do not share the nonpublic personal information about me with AARP and AARP Services or other third party service providers, other than as permitted by law. I understand that by opting out of such sharing, I may lose certain opportunities to receive information about special programs or additional products or services.

NOTE: Because you are already an AARP member, you may still receive mailings from AARP and other providers of AARP member benefits and services even if you return this opt-out form. If you do not wish to receive promotional mailings from other AARP service providers, you must instead contact AARP directly by calling 1-888-687-2277.

- Financial service providers, such as insurance companies and reciprocals, investment companies, underwriters, brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

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 non-public personal information.

Website - Our website privacy notices, such as the one located at Foremost.com, contain additional information particular to website 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, Fire Insurance Exchange, Truck Insurance Exchange, and Mid-Century Insurance Company; Bristol West Insurance Group® including Bristol West Casualty Insurance Company, Bristol West Insurance Company, Bristol West Preferred Insurance Company, Coast National Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX); and 21st Century Insurance & Finance Services, Inc. including 21st Century Indemnity Insurance Company, 21st Century Insurance Company, 21st Century National Insurance Company, 21st Century Premier Insurance Company, and 21st Century Security Insurance Company.

Any Questions?

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

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

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

Notification of Information Practices Required By State Law

This notice together with our Privacy Notice above provides a summary of the Foremost Insurance Group of Companies' procedure for the collection, protection and disclosure of any personal information that we obtain in order to provide you with insurance.

- We may collect personal information from persons other than the individual or individuals proposed for insurance coverage.
- This information as well as other personal or privileged information subsequently collected by us or our agent may in certain circumstances be disclosed to third parties without authorization, as permitted by law.
- You have a right to obtain a copy of all personal information that we collect and correct any errors that exists in the information.

A complete copy of our Information Practices is available to you free of charge. If you would like a copy of our Information Practices or have any questions regarding our information practices, please write to us at **Foremost Insurance Group of Companies, P.O. Box 2047, Grand Rapids, MI 49501, Attention: Underwriting**. For a more rapid response, please include your policy number.

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