

**Privacy Notice**  
**Foremost Insurance Group of companies®**

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 of companies listed below ("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 we collect about you, 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.

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 insurance program. AARP Services 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. If you would prefer not to have your information shared with AARP and AARP Services, you may return to us the opt-out form set forth below.

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 within the Foremost Insurance Group of companies.

(over)

..... Cut Along Dotted Line .....

**How to Notify Us**

If you decide to opt out of our sharing your nonpublic personal information with AARP and AARP Services, you may do so **only** by completing the form below. Detach the completed form and mail to us at Foremost Insurance Group of companies, 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 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.

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.

**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 Site**

Our Web site privacy notices, such as the one located at [www.Foremost.com](http://www.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.

**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 [www.Foremost.com](http://www.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 Insurance Company

The above is a list of the affiliates 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 2450, Grand Rapids, MI 49501, Attention: Underwriting**. For a more rapid response, please include your policy number.