

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.

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.

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.

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.

Any Questions?

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

Notice Of Information Practices Required By State Law

This notice outlines the types of information the Foremost Insurance Group of Companies ("Foremost") collect, our methods of investigation and the types of sources that we may use to provide insurance to all Named Insureds and to evaluate applicants. Every Named Insured and applicant ("You") will receive, or already have received, a notice entitled "Foremost Privacy Notice". Your state gives you additional protections that are explained in this notice.

Collection Of Information

Much of the information we need from you comes from you when you apply for insurance. Sometimes, however, we may need additional information or may need to verify information you have given us. In those instances, we may contact you either by phone or by mail.

In addition, we often employ the common insurance industry practice of asking an outside source, called a "consumer reporting agency" or "insurance support organization", to provide us with consumer reports. On occasion, that source may contact you or a neighbor, either by phone or in person, to provide us a report. The Named Insured listed on your policy has the right to request that we contact them or their spouse for a personal interview that will be included in the report. If this option is chosen, we will make every effort to comply with the request.

We may also obtain information from consumer reporting agencies and other sources for purposes other than underwriting, such as when processing claims, investigating potential fraud, or servicing your account. For example, we may obtain financial information relating to health and employment during the processing of a claim. Please note: Information obtained from a report prepared by a consumer reporting agency or insurance support organization may be retained by that organization and disclosed to other persons who use these reports without your authorization.

As required by the Fair Credit Reporting Act, we are notifying you that we may investigate your character, general reputation, personal characteristics and mode of living, whichever are applicable. Additional information regarding the nature and scope of any such investigation requested will be furnished to you, upon your written request.

Types of Information Collected

The information that is collected is used to help us decide if you qualify for the insurance for which you have applied and to perform additional insurance functions.

In connection with the underwriting and/or servicing of policies covering your personal vehicles, we may obtain information including information relating to the use of your vehicle(s), ages, drivers, mileage, items relating to the drivers such as personal habits and characteristics, credit information, prior accidents and driving violations, prior arrests or convictions, claims history, and previous insurance experience.

In connection with the underwriting and/or servicing of policies covering your real and personal property, we may obtain information including information relating to construction type, square footage, heating, other physical characteristics of the property, credit information, claims history, and previous insurance experience.

What We Do With The Information We Collect About You

We use the information we collect about you to perform insurance functions, including underwriting and servicing your policy, processing claims, and for other purposes permitted by state and federal law. For example, we may disclose this information, as permitted by law, without your prior authorization, to:

- Agents, brokers or sales representatives
- Adjusters, appraisers, investigators, and attorneys
- Persons or organizations who need the information to perform a business, professional or insurance function for us, such as business that help us with data processing or marketing
- Another insurance company or insurance support organization, to detect or prevent criminal activity or fraud in connection with an insurance transaction, or to perform an insurance transaction
- A medical professional or institution:
 - 1) to verify insurance coverage or benefits
 - 2) to inform you of a medical condition of which you may not be aware
 - 3) to conduct an audit
 - 4) to determine whether services were reasonable and necessary

- An insurance regulatory authority
- Law enforcement or other governmental authority
- Persons or organizations conducting actuarial or research studies; however, no individuals will be identified in any report
- Our affiliated companies as described in our Privacy Notice sent to you with your policy
- To respond to an administrative or judicial order, including a search warrant or a subpoena
- A party to a proposed sale, transfer, merger, or consolidation of all or part of the company underwriting your policy

Access and Correction of Information

Information we collect about you will be kept in our policy or claim records. We may refer to this information if you file a claim for benefits under any policy that you have with us or if you apply for a new policy. You have the right to know what kind of information we keep about you, to have access to the information, and to get a copy. These rights do not apply to privileged information. This type of information is generally obtained in connection with or when the possibility of a claim or civil or criminal proceeding exists.

If you file an insurance claim with us involving bodily injury, we may obtain information about your physical or mental condition, medical history, or medical claims history. If your written request asks for this claim information, we will identify who during the previous two years has received or examined the information, and when, to the extent practicable, the information was disclosed.

If you want information from your records, please write to us. There may be a nominal charge for copies of your records. If you think your records contain incorrect information, notify us in writing indicating what you believe is incorrect and your reasons. We will reinvestigate the matter and either correct our records or place a statement from you in our file explaining why you believe the information is incorrect, which will be attached to your file so that anyone reviewing the disputed information will see it. We will also notify persons or organizations to whom we previously disclosed the information of the change or your statement as well as anyone that you designate who may have received information from us in the past two years.

If you have any questions regarding our information practices, please write to us. For a more rapid response, please include your policy number.

Foremost Insurance Group of Companies
P.O. Box 2450
Grand Rapids, MI 49501
Attention: Underwriting

Keeping You Informed

As required by law, we will notify you of our information practices regularly. We reserve the right to modify our practices at any time, when permitted by law.

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.