

PRIVACY NOTICE

This notice is being provided for informational purposes and requires no additional action from you.

We value our business relationship in serving you for your important insurance needs. First Chicago Insurance Company recognizes your confidentiality expectations and is committed to protecting your right to privacy of any non-public personal information collected before, during, and after you have concluded your business relationship with the Company. Since we value our business relationship with you, we do not sell customer information or share it with non-affiliated organizations outside of First Chicago Insurance Company for any marketing purposes. Instead, it is the policy of First Chicago Insurance Company and its representatives to:

- Collect only information that is necessary or relevant to our business.
- Make a reasonable effort to ensure that information we act upon is accurate, relevant, timely and complete.
- Use only legitimate means to collect information.
- Make personal information available externally only to respond to legitimate business needs, regulatory or other government authorities, or as otherwise permitted by law.
- Limit employee access to those of need who are trained in the proper handling of personal information.

We are providing you with the following summary of the kinds of information that First Chicago Insurance Company may collect, what is done with information after it is collected, and how you can find out about such information, if any, we have about you in our records.

What kind of information do we collect about you and from whom?

We receive the majority of information directly from you. The policy application form that you complete, as well as any additional information you provide, generally provides the information that we need to serve your insurance needs. On occasion, you may be contacted by one of our representatives or affiliates by mail, telephone, and other electronic means or in person to secure additional information. Depending on the nature of the transaction, additional information may be secured from outside sources, such as motor vehicle records, loss information reports, credit reports, court records or other public records. Third parties, such as other insurance companies or investigative consumer reporting agencies may also provide information. An investigative consumer report may gather information through telephone or personal interviews with your neighbors, friends, associates, acquaintances, or others who may have knowledge concerning those items of information. If we order any kind of consumer report, we will notify you and, under applicable State laws and the Federal Fair Credit Reporting Act, you may have the right to request a personal interview. Upon written request, we will give you or tell you how to obtain a copy of the report. The agency preparing a consumer report for First Chicago Insurance Company may keep the information collected about you as permitted by law.

What do we do with the information collected about you?

Information that has been collected about you and retained will be contained in either the Company's policy records or in your agent's files. The information is reviewed to evaluate your request for insurance coverage and in determining your premium rates. We will also refer to and use information contained in our policy records for purposes related to issuing and servicing insurance policies and claims. Your agent may also use information about you in his/her agency files for insurance marketing purposes or to help you with your overall insurance program. If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will tell you as required by applicable State law and the Federal Fair Credit Reporting Act. We will also give you the name and address of the consumer-reporting agency issuing the report.

To whom do we disclose information about you?

- Your agent or broker.
- Parties who perform a business, professional or insurance function for our Company, including our affiliated companies and reinsurance companies.
- Independent claims adjusters, appraisers, investigators and attorneys who require the information to investigate, defend or settle a claim involving you.
- Businesses that assist us with data processing.
- Businesses that conduct scientific research, including actuarial or underwriting studies.
- Other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy, or claim involving you.
- Insurance support organizations that are established to collect information for the purpose of detecting and/or preventing insurance crimes or fraudulent claims.
- Medical care institutions or medical professionals to verify coverage or conduct an audit of services.
- Insurance regulatory agencies in connection with the regulation of our business.
- Law enforcement or other governmental authorities to protect our legal interest or in cases of suspected fraud or illegal activities.

- Authorized persons as ordered by a subpoena, warrant or other court order or as required by law.
- Certificate holders or policyholders for the purpose of providing information regarding the status of an insurance transaction.
- Lienholders, lessors or other persons or organizations shown in our records as having a legal interest or beneficial interest in your policy.

We do not provide information about you, such as your name and address, to persons or organizations that may wish to provide you with information about their non-insurance products or services.

Should you cease to be a policyholder of the Company, or after your claim is settled, the Company's policy is to archive your information for a period of seven (7) years unless law or regulation requires an additional archival period. At any time, you have the right to remove yourself from our databases by contacting us in writing.

How can you find out about the information contained in our records?

You have the right to know what kind of information the Company retains about you in our files and records, to have reasonable access to it and to receive a copy. Write to us at the address below if you have questions about information you would care to receive. Provide your complete name, address and policy number or policy type for which you applied.

Within thirty (30) business days of receipt of your request, you will be informed in writing of the nature and substance of locatable and retrievable recorded personal information about you contained in our files. You may review this information in person or receive a copy at a reasonable fee. We will also identify any person or organization to which the information was disclosed within the past two (2) year period. In addition, you will be provided the name and address of any consumer-reporting agency that prepared a report about you so that you can contact them to request a copy.

Following the review of your personal information contained in our file, you may write to us if you believe that any information should be corrected, amended or deleted. Include a narrative, summarizing what you think is incorrect and why. Your request will be considered and within thirty (30) business days, the files will either be corrected or you will be provided with the reasons in writing explaining why the file was not changed. If we do not make the changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant, or fair information and explaining why you believe the information in your file is improper. We will notify persons or organizations designated by you to whom we have previously disclosed the information of the change or your statement. Subsequent disclosures to any other persons or organizations will include a copy of your statement.

How do we protect the confidentiality of information about you?

First Chicago Insurance Company maintains appropriate security standards and procedures to prevent unauthorized access to your information in whatever medium it is stored. We limit employee access to personally identifiable information to those with a business reason for acquiring such information. First Chicago also believes in educating our employees so that they will understand the importance of confidentiality of personal information, and in taking appropriate measures to enforce employee privacy responsibilities.

How can you opt out of disclosures of your nonpublic personal financial information to non-affiliated third parties?

If you prefer that we not disclose nonpublic personal financial information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt-out of disclosures to nonaffiliated third parties, you may call us toll-free at (888) 262-8864.

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