

## **Phase IV Ltd. Consumer Privacy Notice**

### **The Privacy and Security of Your Personal Information is Important to Us.**

This Notice contains information about our policies and procedures concerning the personal information about you that we collect, maintain and disclose in connection with the insurance policies you obtain from us. This Notice tells you the kind of information we collect about you, with whom we share it, and how we protect it responsibly. Our policy and this Notice each apply to individuals who obtain insurance products or services through our agents for personal, family, or household purposes. The examples found throughout this Notice are for purposes of illustration only and should not be considered a complete description of our information practices. For example, we may not collect or disclose all of the categories of information described in this Notice in every transaction. If you terminate your relationship with us or your policy lapses or becomes inactive, we will continue to treat the information we have collected about you in accordance with our privacy policy.

In order to offer the highest quality insurance products at the lowest possible rates, we collect, maintain, and, in some instances, disclose "nonpublic personal information" about you. Nonpublic personal information may include your name, address, social security number, wage information, driving record, policy coverages, medical information or credit history. It may also include transaction information such as your premium payment or claims history with us. We appreciate the importance of your personal privacy and are committed to protecting it as we provide for your insurance needs.

### **Collection of Information.**

We obtain nonpublic personal information about you from the following sources:

1. Directly from you on applications or other forms such as claims forms or underwriting questionnaires;
2. From organizations such as claims reporting services and other parties who provide information on insurance related transactions you have conducted with us or with others; and
3. From consumer credit reporting agencies.

### **Categories of Information We May Collect.**

We may collect information directly from you and from other sources in order to provide the products and services you have requested, to service your policy, and to determine your eligibility for other products and services. We may collect the following categories of information about you from the following sources:

1. Information we receive from you on applications or other forms, and other oral, written, or electronic communications, such as your name, address, Social Security Number, assets, income, and medical information;
2. Information about your transactions with us or others, such as transaction history, policy coverage, premiums, payment history, and claims history;
3. Information we receive from third parties, including consumer reporting agencies and persons providing services in connection with your transactions, such as credit reports, driving records, and medical claims;
4. Information collected from our Internet web sites, such as information you provide to us and information necessary to manage your online session with us; and
5. Information we obtain from health care providers about your past and current health condition.

### **We do not Sell Your Information to Others for Marketing Purposes**

Because we respect your privacy, we do not disclose any nonpublic personal information about our customers to anyone except as permitted by law. We may, however, share

information regarding your transactions with us with companies that perform marketing services on our behalf to assist us in providing our products and services to you. These companies are required by contract to keep your information confidential.

### **Information We May Provide to Others**

We disclose information about our applicants, customers and former customers as permitted or required by law in conjunction with our normal insurance operations. Here are some examples:

1. We may disclose information to others such as our claims adjusters and our attorneys in the processing of an insurance claim;
2. We may be required by a court of law to provide information in connection with a legal proceeding;
3. We share information with consumer reporting agencies and insurance support organizations;
4. We may share information with government agencies which conduct examinations of our procedures.

### **Security of Your Personal Information**

While your nonpublic personal information is under our control, access is limited to those employees who have legitimate business needs for such information with respect to your insurance coverages. In accordance with applicable state and federal regulations, we maintain physical, procedural and electronic safeguards to protect the privacy and confidentiality of your nonpublic personal information.

### **Disclosure of Medical Information**

We will not use or share personally identifiable medical information with our affiliates or with third parties except for the purpose of underwriting or administering your insurance account, policy, or claim, and as otherwise required or permitted by law, such as disclosures to insurance regulatory authorities or in response to a subpoena.

### **How to Review and Correct Your Personal Information**

Under applicable law, you may request to see the personal information about you in our records, except for certain documents related to claims and lawsuits. If you request medical records, we may elect to supply that information to you through a medical professional designated by you. We may direct you to a consumer reporting agency to obtain certain consumer report information.

If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once, and we will investigate and correct any errors we find. Your request should be directed to us at: PHASE IV LTD., 17515 West Nine Mile Road, Suite 250, Southfield, MI 48075 or by phone at 877-251-9472.

### **Insurance Providers**

Please note that the insurance companies that issue your policies may have personal information about you. Our Privacy Notice does not govern their use of information about you. You should review the privacy notices of your insurance providers to understand how they collect, use and disclose information.

### **Our Commitment**

We will continue to maintain our dedication to protecting your privacy. If you have questions concerning our Notice, please call PHASE IV.

#551374