

# Frankenmuth Insurance Privacy Notice

◆ Frankenmuth Mutual Insurance Company ◆ Patriot Insurance Company ◆ Ansur America Insurance

Frankenmuth Insurance works to provide you with insurance products and services to meet your insurance needs. In providing these products and services, we are very committed to protecting our customers' privacy.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to provide you with competitive products and services.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us.

## Information We Collect About You

We collect information about you from the following sources:

- ◆ Information we receive from you on applications and other forms
- ◆ Information we collect from you to underwrite a policy
- ◆ Information obtained when verifying the information you provide on an application or other form (including information from your driving record)
- ◆ Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse products and services
- ◆ Information we receive from a credit reporting agency
- ◆ Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our customers

## Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the financial information we collect, as described above, to companies that perform marketing or other services on our behalf or to other insurance companies or financial institutions with whom we have joint marketing agreements, so that we may provide customers competitive products and services. These institutions include, but are not limited to, insurance rating agencies, claims adjustment companies, health care providers, reinsurers, actuarial agencies and regulatory agencies.

We (or our agents acting on our behalf) may also disclose nonpublic personal financial or health information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our company, follow your instructions as you authorize, or protect the security of our records. We (or our agents acting on our behalf) may not disclose personal health information beyond that required by law or to conduct our business unless expressly authorized by you in writing.

## Disclosure of Information About Former Customers

If you decide to terminate your relationship with our Company, we (or our agents acting on our behalf) will not share information we have collected about you, except as may be required by law.

## How to Opt Out Of or Stop Certain Disclosures About You

You may opt out of any disclosures that we make of nonpublic personal financial information about you to nonaffiliated third parties. At this time, however, the Company does not intend to make disclosures of your nonpublic personal financial information to nonaffiliated third parties. Further, the opt out does not apply to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or to other insurance companies or financial institutions that have joint marketing agreements with us.

## How We Protect Your Information

We restrict access to nonpublic personal health and financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## What You Can Do to Help

Our Company is committed to protecting the privacy of its policyholders. You can help by following these simple guidelines:

- ◆ Protect your policy numbers and information
- ◆ Use caution when disclosing your policy numbers, social security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of the Company, and asks for your policy number or social security number, you should beware. Official Company staff will have access to your information and will not need to ask for it.
- ◆ Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- ◆ Let us know if you have questions. Please do not hesitate to call us – we are here to serve you.