



PRIVACY POLICY

First Premium[®] Insurance Group, Inc.

Your Privacy Is Important To Us

At First Premium[®] Insurance Group, Inc. your privacy is very important to us. Knowing personal information about you is an essential part of our business of providing you with insurance products and services. We value your trust and want you to be confident that we are strongly committed to protecting your privacy. In accordance with Federal Regulations, we are providing you with notice of our privacy policy. This notice will be given the first time we do business and every year that you are a customer of First Premium[®] Insurance Group, Inc. We will inform you if we make any changes to this privacy policy.

Information That We Collect In Order To Serve You

We collect and use information that we feel is necessary to administer the insurance products we offer and to provide you with the best level of service possible. We collect information about you from several sources including:

- ▶ Information supplied by you on your insurance application or other forms.
- ▶ Through telephone or personal interviews.
- ▶ From your transactions with us, such as your payment history, underwriting and claim documents.
- ▶ From Non-First Premium Insurance[®] Group, Inc. companies that provide us your credit and claim history.

Information We Disclose And To Whom We May Disclose It

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 any nonpublic personal information we collect about you, as described above, to companies that perform services on our behalf.

We may share information we collect with other companies within our family of companies. Our "family" is the group of companies listed below that are related by common control or ownership. We share information within this family as a normal part of conducting company business and offering products and services to customers.

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may disclose nonpublic personal information about you, such as described above, to the following types of third parties that perform marketing services on our behalf or with whom we have joint marketing agreements:

- ▶ Insurance Companies, Insurance Agencies, Insurance Agents and Brokers, Insurance Agent and Broker Associations.
- ▶ Marketers of Insurance Related Products or Insurance Related Enhancements.
- ▶ Banks and Savings and Loan Associations.
- ▶ Providers, sellers or marketers of Group Purchasing Plans.

We may disclose the information we collect, as described above, for the purpose of servicing the insurance or finance contract that has been provided to you through First Premium[®] Insurance Group, Inc. or other companies within our family.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Our Security Procedures

We maintain procedures and technology designed to prevent unauthorized access to personal information. We maintain physical, electronic, and procedural protections in accordance with applicable standards to protect personal information. We restrict access to personal information to employees and service providers for legitimate business purposes to assist in providing products or services to you. Employees who violate our Privacy Policy are subject to disciplinary action.

Your Rights

We are committed to protecting your personal information, and to using or sharing it in ways that will improve or expand upon the services we provide to you. We also want you to know that – as a valued customer – you may request through an opt-out response that we not share certain information. If you wish to opt out of information sharing with affiliates and non-affiliates (other than sharing permitted by law) please call us toll free at (800) 256-2171 and we will mail you an opt out form. Please ask for the Director of Privacy.

First Premium Family of Companies

First Premium Group, L.L.C.
First Premium Insurance Group, Inc.
First Premium, Inc.

This privacy notice is given on behalf of all of the above named companies who each follow the policies set forth herein.