



Unique Insurance Company Privacy Policy

At Unique Insurance Company, we value you as a customer. We share your concerns about privacy. We are providing this notice to explain how we treat personal information ("customer information") that is not public. This is information we obtain from you or other sources when we provide you with products and services. We want you to know that we respect your privacy; and we protect your information.

- ◇ We do not sell customer information.
- ◇ We do not share your information with persons, companies, or organizations outside of Unique Insurance Company that would use that information to contact you about their products and services.
- ◇ We expect persons or organizations that provide services on our behalf to keep your information confidential. We also expect those persons or organizations to use your information only to provide the services we have asked them to perform.
- ◇ We convey to our employees about the need to protect your information. We have established safeguards (these are physical, electronic and procedural) to protect this information.

Below are answers to questions you might have about privacy. You may be wondering...

What do we do with your information?

We do not sell your customer or medical information to anyone. We do not share this information with companies or organizations outside of Unique Insurance Company that would use it to contact you about their products and services. If that practice were to change, we would offer you the means to opt out of this type of information sharing. Also, we would obtain your consent before sharing your medical information for marketing purposes.

Your agent or broker may use your information to help you with your insurance needs. We may also contact you about products, features, and options in which you have expressed an interest. Without your consent, we may provide your information to persons or organizations in and out of Unique Insurance Company. This would be done as permitted or required by law.

We may do this to:

- Fulfill a transaction you have requested
- Service your policy
- Market our products to you
- Investigate or handle claims

- Detect or prevent fraud
- Participate in insurance support organizations. The information in a report prepared by an insurance organization may be retained by that organization and distributed to other persons
- Comply with lawful requests from regulatory and law enforcement authorities

These persons or organizations may include:

- Our affiliated companies
- Companies that perform services, such as marketing, on our behalf
- Other financial institutions with which we have an agreement for the sale of financial products
- Other insurance companies. This would be done so they could perform their role in an insurance transaction involving you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- People who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors
- Your agent or broker

What kind of customer information do we have, and where did we get it?

Much of the information that we have about you comes from you. When you perform certain transactions, you may give us information such as your name, address, e-mail address, telephone number, family members' information, credit/debit card numbers, auto/property ownership and/or Social Security Number. These transactions include when you submit an application for insurance, submit a request for insurance, and submit a request for products and services we offer, or submit a request for an insurance quote. We keep information about types of services you purchase from us and our affiliates. Examples of this include premiums, account balances, and payment history. We may collect information from our web site. This includes your activity while using our site and information from online collecting devices known as "cookies" (see below). We may collect information from outside sources such as consumer reporting agencies and health care providers. The information we collect may include the following:

- Loss information reports
- Motor vehicle reports
- Credit reports
- Medical information

How do we protect your customer information?

We expect any company with whom we share your information to use it only to provide the service we have asked them to perform. Information about you is also available within Unique Insurance Company. It is available to those people who may need to use it to meet and service

the needs of our customers. We communicate the need to protect your information to all employees and agents. We especially communicate this need to people who have access to it. Plus, we have established physical, electronic, and procedural safeguards to protect your information.

Note that if your relationship with us ends, your information will remain protected. This protection will be provided according to our privacy practices outlined in this notice.

How can you find out what information we have about you?

You may request to see, or obtain by mail, the information about you in our records. If you believe that our information is incomplete or inaccurate, you may request that we correct, add to, or delete from the disputed information. To fulfill your request, we may make arrangements to copy and disclose your information to you on our behalf. This may be done with an insurance support organization or a consumer reporting agency. You may also request a more complete description of the entities to which we disclose your information, or the conditions that might warrant such disclosures. Please send any of the requests listed above in writing to:

Unique Insurance Company
Customer Privacy Inquiries
7400 N Caldwell Ave
Niles, IL 60714

This notice is being provided on behalf of the following companies:
Unique Insurance Company