

# FACTS

## WHAT DOES PREMIUM CHOICE INSURANCE SERVICES ("Premium Choice") DO WITH YOUR PERSONAL INFORMATION?

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| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Contact and billing information</li> <li>■ Government ID, such as Social Security Number or Driver's License number</li> <li>■ Exposure or claims related data</li> </ul> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Premium Choice chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Premium Choice share? | Can you limit this sharing? |
|--|----------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                        | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | Yes                        | No                          |
| <b>For joint marketing with other financial companies</b>  | No                         | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | Yes                        | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | No                         | No                          |
| <b>For our affiliates to market to you</b>   | No                         | No                          |
| <b>For nonaffiliates to market to you</b>  | No                         | Yes                         |

|                             |   |
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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>■ Call 888-479-0994—our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.premiumchoice.com">www.premiumchoice.com</a> <b>or</b></li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call 888-479-0994 or go to <a href="http://www.premiumchoice.com">www.premiumchoice.com</a> |
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| <b>Mail-in Form</b>   |  |   |   |         |  |                  |  |           |  |  |
|---|--|---|---|---------|--|------------------|--|-----------|--|--|
| <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>  | <p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> |   |   |         |  |                  |  |           |  |  |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 20%;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="width: 30%; vertical-align: top; padding: 5px;"><b>Mail to:</b><br/>Premium Choice Insurance Services<br/>16501 Ventura Blvd<br/>Suite 400<br/>Encino, CA 91436</td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table> | Name   |   | <b>Mail to:</b><br>Premium Choice Insurance Services<br>16501 Ventura Blvd<br>Suite 400<br>Encino, CA 91436 | Address |  | City, State, Zip |  | Account # |  |  |
| Name  |  | <b>Mail to:</b><br>Premium Choice Insurance Services<br>16501 Ventura Blvd<br>Suite 400<br>Encino, CA 91436 |   |         |  |                  |  |           |  |  |
| Address   |  |   |   |         |  |                  |  |           |  |  |
| City, State, Zip  |  |   |   |         |  |                  |  |           |  |  |
| Account #   |  |   |   |         |  |                  |  |           |  |  |

**Who we are**

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| <b>Who is providing this notice?</b> | Premium Choice Insurance Services |
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**What we do**

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| <b>How does Premium Choice protect my personal information?</b>                           | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| <b>How does Premium Choice collect my personal information?</b>                           | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for insurance or visit our website</li> <li>■ fill out an online form or provide information to a representative</li> <li>■ file an insurance claim or pay your premiums</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account—unless you tell us otherwise.   |

**Definitions**

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| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. Affiliates include other companies operating under the Premium Choice Insurance Services parent company. |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.   |

**Other important information**

For CA residents: We will not share personal information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. You may limit our sharing of such information with affiliates by contacting us as set forth above.

For VT residents: We will not share personal information we collect about you with nonaffiliated third parties or affiliates, except as permitted by law, including, for example, with your consent or to service your account.

