

## IMPORTANT NOTICE REGARDING OUR PRIVACY POLICY

Applicable in Arizona, California, Georgia,  
Illinois, Montana, Nevada, North Carolina Ohio and Oregon

Kemper Specialty\* has policies and practices that respect the privacy of our customers and consumers. It pertains to your nonpublic personal information. We shall refer to it as "Information" in this notice. For other states, contact your agent or us for a copy of the right notice.

We reserve the right to revise this policy at any time. We will send you a new notice if changes are made that will result in other disclosures of your Information.

### The Types of Information About You That We May Collect

We may collect Information about you that we receive from:

- You on applications and other forms. Examples include your name, address, date of birth, phone number, social security number, driver license numbers;
- Your agent;
- Your transactions with our affiliates, others, or us. Examples include your policy's account balance, your premium payment history, and your bank account number; and
- Outside sources such as consumer reporting agencies, including motor vehicle records, credit reports and claim history reports.

### The Types of Information We May Disclose and To Whom

We may disclose all of the Information above, with some exceptions, to other companies.

For instance, we may share your Information with companies that perform marketing for us or with financial institutions that have joint marketing agreements with us. There are some exceptions to disclosures for marketing reasons. These depend on what state law applies. Here is a summary of these:

**Arizona, California, Georgia, Illinois, Nevada, North Carolina, Ohio and Oregon:** We will not share the following information with others whose only use for it is to market a product or service:

1. Your medical record information;
2. Information relating to your character, personal habits, mode of living, or reputation;
3. Any classification derived from such information;
4. Information that relates to an insurance claim by you;
5. Information that relates to a criminal or civil proceeding involving you;
6. Information collected in connection with a reasonable anticipation of an insurance claim or criminal or civil proceeding involving you.

**Montana:** We will not use or disclose your personal information to others for marketing unless:

1. Our disclosure is to be one of our affiliates, or to an insurance institution, surplus lines insurer or an insurance producer, or a party acting on behalf of any one of these, and
2. The marketing is of insurance of financial products or services. However, we will not disclose your medical record.

We will not share your Information with anyone else without your permission unless:

1. They are helping us service or process a transaction, or
2. We are otherwise permitted or required by law to do so.

Examples of others with whom we may share your Information without your permission include:

- people or organizations that perform a business function for us. Examples are a company that helps us:
  1. Print payment coupons,
  2. Adjust or investigate claims,
  3. Program software to help us process customers' transactions; or
  4. Market our own products or minimize unnecessary marketing to you.
- Your agent or broker,
- Regulatory and law enforcement authorities, such as government offices or courts which subpoena records,
- Insurance support organizations which gather data to help deter or prevent insurance crimes,
- Other insurance companies or support organizations for an insurance transaction involving you. An example is the purchase of reinsurance;
- Businesses which conduct actuarial or research studies;
- Our affiliates, for internal or agency audits or the marketing of an insurance product or service; and
- A company that may acquire a line of business or function or book of business from us.

## **Security of Your Information**

We have procedures and policies to protect your Information from unauthorized use or access. At our companies, we restrict access to protected information to the employees who have a business need for it. When we share Information with companies who work on our behalf, we protect it where required by federal law with a confidentiality agreement. We also have physical, electronic and procedural safeguards to guard your Information.

## **Insurance Support Organization Reports**

Information obtained from a report prepared by an insurance support organization may be retained by them and disclosed to others.

## **Your Right to Access and Correct Information**

You may see and copy in person most of the Information about you we have in our files. If you prefer, we will copy and send it to you. We will not share privileged information with you. Information collected in connection with a lawsuit or claim is considered privileged. The law may require us to obtain professional approval to share with you certain medical information. We may arrange for an insurance support organization or a consumer reporting agency to copy and disclose to you certain Information for us.

If you tell us that any of your Information is our records is incorrect, we will investigate. We will correct the error if we agree. If we don't, we will let you file a statement with us disputing the information. We'll send the correction or your statement to anyone who received or will receive the disputed information.

Your request to see and copy such information must be in writing. Include your name, address, policy number, daytime phone number, the best time of day for us to call, and a copy of identification such as your driver's license.

1. If you have a policy with us, mark your request "Attention: Privacy Coordinator" and mail it to the company address shown below.
2. If you do not have a policy with us but you have an insurance transaction with us, such as receipt of a quote, then you may send your request to your agent.

### **If You Are an Internet User**

If you use the Internet and access the website of one or more of our companies, it may have other information on your use of that website.

\*This is the Privacy Policy of:

Alpha Property & Casualty Insurance Company  
Charter Indemnity Company  
Financial Indemnity Company  
Trinity Universal Insurance Company

Our Mailing Address:  
PO Box 223687  
Dallas, TX 75222-3687