

## **Privacy Notice American Independent Companies, Inc.**

**Member Companies:** American Independent Insurance Holding Company, American Independent Insurance Company, American Independent Services LP, American Independent Services LLC, C & L Insurance Agency, Anson B. Smith & Company, Bankers Independent Insurance Company, Omni Insurance Company, Omni Indemnity Company, Omni Holding Company, Omni General Agency Inc. and Florida Independent Management Company.

**The privacy and security of your personal information is important to us.** This notice will inform you about our policies and procedures concerning the nonpublic personal information that we collect, maintain and disclose in connection with the insurance policies that you obtain from us.

**Question: What types of nonpublic personal information do we collect?**

**Answer:**

- A. The types of nonpublic personal information we collect vary according to the products or services and may include: your name, address, social security number, wage information, driving record, policy coverages, medical information or credit history. It may also include transaction information, such as your premium payment or claims history with us.
- B. We may collect nonpublic personal information about you from the following sources:
  - a. Insurance agents and brokers;
  - b. Applications or other forms, such as claims forms or underwriting questionnaires, completed by you;
  - c. Insurance support organizations, such as claims reporting services and other parties who provide information on insurance related transactions you have conducted with us, our affiliates, as listed above or others; and
  - d. Consumer reporting agencies, motor vehicle departments and other third parties.

**Question: With whom do we share nonpublic personal information and why?**

**Answer:**

- A. We only disclose information about our applicants, customers and former customers as permitted or as required by law in conjunction with our normal insurance operations. Here are some examples:
  - a. We may disclose information to others, such as claims adjusters, appraisers, investigators or attorneys involved in the processing of an insurance claim; businesses that help us with data processing or marketing; parties who perform a business, professional or insurance function for us including our reinsurance companies; and lien holders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.
  - b. We may be required by a court of law to provide information in connection with a legal proceeding.
  - c. We may share information with consumer reporting agencies and insurance support organizations.

- d. We may share information with government agencies that conduct examination of our procedures.

**Question: What do we do to protect nonpublic personal information?**

**Answer:** While your nonpublic personal information is under our control, access is limited to those employees who have a legitimate business need for such information with respect to your insurance coverages. In accordance with applicable state and federal regulations, we maintain physical, procedural and electronic safeguards to protect the privacy and confidentiality of your nonpublic personal information.

**Questions: Will our Privacy Policy change?**

**Answer:** We reserve the right to change any of our privacy policies and related procedures at any time in accordance with applicable federal and state laws. You will receive appropriate notice if our privacy policy changes.

**Privacy Policy Highlights**

- **We do not sell, trade or otherwise disclose your identity or any other personal information about you to third parties for their marketing purposes. This includes information we obtain concerning all applicants, customers and former customers. We may, however, share information regarding your transactions with us with our affiliates, as listed above, or companies that perform marketing services on our behalf to assist us in providing our products and services to you. These companies are required to keep your information confidential.**
- **We have policies and procedures in place to protect nonpublic personal information about our customers.**
- **We do not disclose any nonpublic personal information about our customers to anyone, except as permitted by law.**
- **We do not share or use personally identifiable health information for marketing purposes.**
- **Our privacy policy applies to both current and former customers.**
- **Information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.**

**This Privacy Notice is provided to you for informational purposes only. You do not need to call or take any action in response to this information. We recommend that you read and/or retain this Notice for your personal files.**

