



Important Privacy Information and Choices

Please read this notice about our privacy policies and practices (“Privacy Notice”). This Privacy Notice applies to your relationships with the Merastar Insurance Company, and our affiliated companies, (“Merastar,” “we” or “us”) for financial products and services to be used primarily for personal, family or household purposes, and describes how we handle information about you, how we protect it, and the choices you have.

We may supplement this Privacy Notice to address special state law requirements.

Customer Information We Collect

Merastar collects information about you so we can serve you and offer products to you.

The customer information we collect includes:

- Information that identifies you (such as your name, address, and Social Security number);
- Information about your transactions and experiences with us (such as the kinds of products you have with us and amount of insurance);
- Information that you give us on applications and other forms used to determine your eligibility for insurance (such as your employment);
- Information about your transactions with others; and
- Information others give us (such as consumer reports from consumer reporting agencies, loss information, prior insurance, and motor vehicle reports).

Protecting Customer Information

The only persons who are authorized to have access to customer information are those who need it to do their jobs. They must protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to protect customer information.

Sharing Customer Information

We may share all of the customer information we collect with our affiliated businesses, such as our insurance companies and agencies, as well as with others. For example, we may share all of the information about your transactions or experiences with us to serve you or maintain your account, or so our affiliated companies can tell you about other products or services. We may share all of the customer information we collect with other companies that perform services for us or on our behalf, including firms that provide mailing or marketing services for us, or develop and maintain software for us. In addition, we may share all of the customer information we collect with other financial institutions with whom we have joint marketing agreements.

We also may disclose customer information to others as permitted or required by law, for example, to law enforcement officials, in response to subpoenas, to regulators, or to prevent potential fraud.



Other Reasons We Share Customer Information

We may share all of the customer information we collect with persons or companies that are not affiliated with Merastar, including:

- Financial service providers (such as other insurance companies or banks);
- Non-financial companies (such as retailers, direct marketers or publishers); and
- Others.

Many employers or other plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. In our business with institutions, we endeavor to honor these restrictions. If you have a relationship with us as a result of products or services provided through an employer or other plan sponsor, we endeavor to abide by the specific restrictions and privacy rules imposed by that organization. However, we still may disclose certain information about you to others as permitted or required by law.

In addition to your rights described in this Privacy Notice, you may have other rights under state laws. We will comply with applicable state laws with respect to our information practices.

It's Your Choice

Sharing Customer Information Within The Merastar Family of Companies

We may share all of the customer information we collect within the Merastar family of affiliated companies to tell you about other products and services. However, if you don't want us to share certain information about you for those offers, please let us know.

You have the right to tell us not to share certain information about you with other Merastar companies, including:

- Certain information that you give us on applications used to determine your eligibility, such as your income and employment; and
- Certain information others give us, such as credit information from credit reports.

If you choose to opt out of sharing information among the Merastar family of companies, your choice will apply to all of your accounts with us and with our affiliates. Please be aware, however, that this choice is limited to certain information about you. Even if you opt out, we still may share other types of information about you among the Merastar family of companies as permitted by law.

Sharing Customer Information With Others

We may share all of the customer information we collect with other companies that are not affiliated with Merastar. However, if you don't want us to share certain information about you, please let us know. Please be aware, however, that even if you opt out of sharing with others, we still may share information about you with others as permitted by law. Also, if you have authorized us to share information about you with another company to provide you with a particular product or service, we will continue to do so.



How to Make Your Choices

You can make your choices by completing and returning the attached opt-out form. Mail the opt-out form to our address listed below. If you prefer, you may send us the opt-out form via facsimile or you may call us, at the numbers provided below. We will process your request as quickly as possible, but in some cases, 4 to 6 weeks may be required for your request(s) to become effective.

We are mailing this Privacy Notice to the address we have for you. If there is more than one owner of a product or policy, we send this Privacy Notice to the same address that we use to mail your policy information. Each owner may opt out for himself or herself, and may also opt out for the other owners. However, if only one owner decides to opt out, we may share information about the other owner.

The law requires us to send Privacy Notices at least once a year. If you have more than one Merastar product or service, you may receive multiple copies of this Privacy Notice. If you do choose to opt out, you only need to tell us once. We will honor your choices until you tell us to change them.

Former Customers

If your relationship with us ends, we will continue to handle information about you as described in this Privacy Notice.

The Merastar Family of Companies

This Privacy Notice covers the Merastar family of companies, including the Merastar Insurance Company.

Mail Opt-Out Form To:

**Merastar Customer Privacy
P.O. Box 80276
Chattanooga, TN 37414**

**Fax: (800) 796-3479
Phone: (800) 637-2782**

For Nevada Residents

At any time, you may request to be placed on Merastar's internal do-not-call list by calling 1-800- 523-3796. Nevada law also requires that we provide you with the following contact information:

Merastar Insurance Company
P.O. Box 181101
Chattanooga, TN 37414-6101

Bureau of Consumer Protection
Office of the Nevada Attorney General
555 E. Washington Street, Suite 3900
Las Vegas, Nevada 89101
Phone: (702) 486-3132
Email: BCPINFO@ag.state.nv.us



Opt-Out Form

Check each box according to your preference:

- Do not share certain customer information about me, as described in the Privacy Notice, such as information from applications used to determine eligibility and credit reports.
- Do not share customer information about me with other companies not affiliated with Merastar, as described in the Privacy Notice, except as permitted by law.

Provide your Policy Number:

(As it appears on your policy declarations)

Print your name and address:

(As it appears on your policy declarations)

Last Name

First Name

Address (Line 1)

Address (Line 2)

City

State

Zip

____ - ____ - ____

(Area Code) Plus Phone

Note: Please complete the following section of this form if there are additional owners to which this request will apply.

Additional Owner

First Name

Address (Line 1)

Address (Line 2)

City

State

Zip

____ - ____ - ____

(Area Code) Plus Phone

Additional Owner

First Name

Address (Line 1)

Address (Line 2)

City

State

Zip

____ - ____ - ____

(Area Code) Plus Phone

This notice provides information regarding your personal information, and your rights of access and correction to this information. This notice supplements the Important Privacy Information and Choices Notice, which you receive from Merastar on an annual basis, and pertains to any Property and Casualty policies that you have, including Personal Automobile, Homeowners, Personal Umbrella, or Boatowner policies.

Sharing Information

In addition to the disclosures noted in the Important Privacy Information and Choices Notice, we may also share information about you to other persons or organizations to conduct research or audits. In this case, you will not be individually identified in any report that results from the research, and material that we give to the person or organization performing the research will be returned to us or destroyed when it is no longer needed. Information about you may also be provided to a medical care institution if necessary to verify coverage. Information obtained from a Consumer Reporting Agency may be retained by the agency and disclosed to others who use their services.

Your Right of Access

You have the right to review personal information about yourself contained in our files. If you have any questions about the information we may have on file, please write us at the address provided on your policy. You must properly identify yourself when making this request by supplying your full name, address and policy number. Within thirty business days after receiving your request, we will contact you about the nature and substance of recorded information in our files. If you wish, we will mail relevant portions of our records to you, or you may wish to visit our office to see and copy the records in person. We may charge you a reasonable fee for any copies we provide.

At that time, we will identify the persons or organizations to whom we have disclosed personal information in the preceding two years. We will also give you the name and address of any consumer reporting agency who may have prepared a report about you for our files so that you may contact them regarding their report.

We may not be able to allow you access to certain information collected to the extent that such information may be privileged due to a claim or legal action.

If You Disagree With Our Records

After reading the information in your file, please notify us if you believe it is incorrect. Tell us what is inaccurate and why. You have the right to request that we correct, amend or delete information that you feel is incorrect.

We will review the file within 30 days of receiving your request. If we agree with you, we will make the necessary corrections, amendments or deletions. We will also notify persons or organizations you designate who may have received the information within the last two years. Insurance-support organizations, including Consumer Reporting Agencies, to whom we normally disclose information will also be informed of the change as will the organization that provided the information.

If we disagree with you, we will notify you and give you our reasons for refusing to correct, amend or delete the information you feel is incorrect. If you are not satisfied by the reasons provided, you have the right to file concise statements setting forth what you think is incorrect, irrelevant or unfair information, and stating the reasons why you disagree with our refusal to correct, amend or delete the information. When we receive your statement, we will place it in our file and send a copy of it to persons or organizations to whom we had previously disclosed or normally disclose information. Your statement will be included with any subsequent disclosure of information in your file.