This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.

Information We Collect

We may collect the following categories of personal information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Identifiers</td>
<td>Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature</td>
</tr>
<tr>
<td>Personal Characteristics</td>
<td>Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.</td>
</tr>
<tr>
<td>Commercial Information</td>
<td>Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.</td>
</tr>
<tr>
<td>Biometric Information</td>
<td>Voice print, photo.</td>
</tr>
<tr>
<td>Internet or network activity</td>
<td>Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.</td>
</tr>
<tr>
<td>Geolocation</td>
<td>IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.</td>
</tr>
<tr>
<td>Audio, electronic, visual, thermal, olfactory</td>
<td>Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.</td>
</tr>
<tr>
<td>Professional information and Employment information/Education Information</td>
<td>Job titles, work history, school attended, employment status, veteran, or military status.</td>
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<tr>
<td>Education Information</td>
<td>Job titles, work history, school attended, marital status, email, telephone recordings.</td>
</tr>
<tr>
<td>Inferences</td>
<td>Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.</td>
</tr>
<tr>
<td>Sensitive Personal Information</td>
<td>Social security number, driver’s license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.</td>
</tr>
</tbody>
</table>

**Purposes for Collection of Personal Information**

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;
- Information from your visits to the websites we operate, use of our mobile sites, applications, use of our social media sites, and interaction with our online advertisements; and
• Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims history; and
• If you obtain a life, long-term or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How Long Do You Retain My Information
We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

How We Protect Your Information
Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose
We do not disclose any nonpublic personal information about you as our customer or former customer, except as described in this notice. We may disclose the nonpublic personal information we collect about you, as described above to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Foremost or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restriction of that organization.

We are permitted to disclose personal health information: (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization; and (3) otherwise as permitted by law.

When you are no longer a customer, we continue to share your information as described in this notice.

In addition, because you participate in our program through your membership in the AARP, we will share basic participation information such as your name, address, policy number and status as a policyholder, with AARP and AARP’s wholly owned subsidiary, AARP Services, Inc. We understand that AARP and AARP Services may use this information for a variety of purposes,
such as analyzing member interests and monitoring member participation and satisfaction with the applicable insurance program. AARP Services and its affiliates may also share this information with other AARP service providers in order, for example, to inform you of additional AARP member benefits that may be of interest to you. We may also provide you with additional services or benefits through third parties as permitted by your policy with us. In order to provide such benefits or services, we may have to provide basic participation information to that service provider such as your name, policy number and address. If you would prefer not to have your information shared with AARP and AARP Services, or any other third party service provider, you may return to us the opt-out form set forth below.

Sharing Information with Affiliates
We will not disclose nonpublic personal information, as described above in Information We Collect, except with affiliates of Foremost as permitted by law including:

- Financial service providers, such as insurance companies and reciprocals, investment companies, underwriters, brokers/dealers; and
- Non-financial service providers, such as data processors, billing companies, and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates our transaction and experience information with you. We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

Under the California Consumer Privacy Act (“CCPA”), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form.

Modifications to our Privacy Policy
We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties as permitted by law. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out, or if applicable, opt-in.

Website and Mobile Privacy Policy
Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the internet through our websites and/or mobile applications.

Recipients of this Notice
While any policyholder may request a copy of this notice, we are providing this notice to the
named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You may also receive notices from affiliates, other than those listed below.

**Affiliates**


The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

**More Information about the Federal Laws?**

This notice is required by federal law. For more information, please contact us.

**Any Questions?**

Please visit our website at [www.foremost.com](http://www.foremost.com)

Signed: Foremost Insurance Company Grand Rapids, Michigan

Foremost Signature Insurance Company

Foremost Property and Casualty Insurance Company

Foremost County Mutual Insurance Company

Foremost Lloyds of Texas

The above is a list of the Foremost companies on whose behalf this notice is being sent.
How to Notify Us - If you decide to opt out of our sharing your nonpublic personal information with AARP and AARP Services, and any other third party service providers, you may do so only by completing the form below. Detach the completed form and mail to us at Foremost Insurance Group, Post Office Box 164, Grand Rapids, MI 49501.

Any policyholder listed as an insured on this policy may opt out on behalf of other joint policyholders. An opt out by any joint policyholder will be deemed to be an opt out by the entire household only with respect to the policy listed on this notice.

Name (please print) 
Address                              City       State       Zip

☐ Please do not share the nonpublic personal information about me with AARP and AARP Services or other third party service providers, other than as permitted by law. I understand that by opting out of such sharing, I may lose certain opportunities to receive information about special programs or additional products or services.

NOTE: Because you are already an AARP member, you may still receive mailings from AARP and other providers of AARP member benefits and services even if you return this opt-out form. If you do not wish to receive promotional mailings from other AARP service providers, you must instead contact AARP directly by calling 1-888-687-2277.