

## NOTICE OF INSURANCE INFORMATION PRACTICES

**Please read this notice to learn how your information may be used by us and about your right to review and correct personal data. We value you as a customer and our goal is to protect the confidentiality of information that you provide to us.**

Kemper Reciprocal protects the confidentiality of personal information that you provide to us or we collect. We have physical, electronic and procedural security in place to protect personal data. We may collect personal information such as reports about you, your vehicles and the drivers in your household with respect to your application for insurance, renewals, changes to your policy, and claims. Any non-public personal information we have about you or listed drivers is confidential information and kept private. However, the personal information collected, may, if permitted by law, be disclosed without prior authorization to non-affiliated third parties. We may also share information with affiliated companies for such purposes of claims handling, servicing, underwriting, pricing and insurance marketing. Information may be provided to others when required by law to or pursuant to legal process.

**Types of Information We Collect and Disclose.** We collect non-public personal financial information about you and your family in order to issue, service policies and handle claims. Non-public personal information is defined as information not generally available to the public. We collect this information in a number of ways, including:

- **E-mail.** We may email requests to you to complete and support your transactions with us and to comply with law. We may also send you email to follow-up on coverage quotes, respond to your questions, and to provide you with information about your policy and other information. We will not share your email address with third parties without your consent.
- **Information that you give us when you apply for a policy or make a policy change.** When you apply for a policy we record the information that you give us on an application form. We also record information when you request a policy change. The information we obtain may include your name, address, telephone number, driver's license number, social security number, date of birth, length of employment, gender, marital status, prior insurance information, home ownership, length of residency, vehicle descriptions, miles driven, vehicle use, other drivers, vehicle garaging address, driving history, etc.
- **Information that we acquire in the course of doing business with you.** We collect information about your transactions with our company and other companies. It may include your insurance coverage selections and premiums, payment and claims history, information used to calculate premium, and your payment and billing information. It may also include information used to adjust, investigate, settle and defend claims, such as medical records, witness statements and police reports.
- **Information that we acquire from third parties.** We collect information from consumer reporting agencies. It may include motor vehicle and driving records, accident and claims history reports, and insurance records. Upon your written request to us, we will provide you with a copy of this information. You have the right to review this information and ask for correction of any erroneous information found in the records of these third parties.
- **Information that we acquire from our website.** Our website is encrypted to protect your information. We create "cookies" (a small text file stored on your computer) while you are on our Web site. The "cookie" does not contain any personal information. We use IP addresses to analyze trends, administer the site, track user movement, and gather broad demographic information. IP addresses are not linked to personally identifiable information.

**Parties to Whom We Disclose Information.** We do not sell information to third parties for marketing or any purposes. We may disclose your information without authorization to affiliated and non-affiliated third parties, as applicable, as permitted by law and for our everyday business purposes, such as to process insurance transactions, maintain a policy, respond to court orders and legal investigations. This may include disclosure to agents, insurance regulators, actuarial studies, law enforcement and affiliates. Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons. All third parties are subject to agreements to maintain the confidentiality of non-public personal information. When you are no longer a policyholder, we continue to share your information as described herein.

**Confidentiality & Security.** We restrict access to non-public personal information about you to our employees and other parties who must use that information to provide products or services to you. Their right to disclose or use the information is limited by our employee code of conduct, applicable law, and nondisclosure agreements where appropriate. We also maintain physical, electronic and procedural safeguards to guard your personal information against unauthorized disclosure or use.

**Your Right To Review and Correct, Amend or Delete Personal Data.** Upon your written request, and pursuant to law, you may review your information in our records. If you see inaccuracies, you may send us a written statement describing the information you believe is incorrect and how it should be corrected, amended or deleted. We will either make the requested change or tell you why we will not or cannot do so. If we correct, update or amend our records, we will send confirmation to you and the information to any insurance support organizations we provided with your information. We will also furnish the updated information to any person you designate who may have received the information within the last 2 years. We cannot revise Consumer Report Information, such as a motor vehicle driving report. To do this, you must contact the consumer reporting agency that provided it. If we refuse to make a requested correction, you may file a written statement with us describing the information you believe is incorrect, and the information that should appear in its place. Your statement will become part of your file. It will be sent to the same persons to whom we would send a copy of any correction or change. Additionally, your statement will be included in any subsequent, lawful disclosure.

If you wish to review your personal information or learn more about your right to review and correct, amend or delete personal data or have any questions regarding this privacy statement, please send a written request to us at:

Underwriting Resolution  
Kemper Reciprocal  
2211 Butterfield Road, Suite 200  
Downers Grove, Illinois 60515

Include your name, address, policy number, and a description of the data you would like to review. We may charge a reasonable fee. Upon written request, we will identify persons or organizations to which the data has been disclosed within the last two years, or if not recorded, we will identify persons or organizations to which the data is normally disclosed. We will not provide privileged data, such as insurance claims and lawsuits.

If we make material changes to this Notice of Insurance Information Practices, we will notify you either through the email address you have provided us, or by placing a prominent notice on our website.