

NOTICE OF PRIVACY POLICY

Tri-State Consumer Insurance Company values you as a customer, and takes your personal privacy seriously. When you apply for insurance, you disclose information about yourself or your family. This notice tells you how we treat this information.

INFORMATION WE MAY COLLECT

We collect information about you from:

- applications, renewal questionnaires, or other forms that you complete;
- your business dealings with us, our affiliates, and other companies;
- your employer or association (for Tri-State Consumer Insurance Company products);
- third parties, such as: consumer reporting agencies; motor vehicle departments; inspection services; claims reporting agencies and reports; and medical providers;
- our affiliates, and your visits to the Tri-State Consumer Insurance Company website.

TYPES OF INFORMATION WE MAY DISCLOSE

We may disclose the following information about you:

- information from your application, your renewal questionnaire, and other forms, including: your name; your address; your/family vehicle information and driver history/information;
- information about your transactions with us, our affiliates, and others, such as: insurance coverage(s); payment history; account balance; and certain claims information;
- information from third parties, such as: your motor vehicle records; your claims history; your credit report(s); and your medical history/report(s).

TO WHOM INFORMATION MAY BE DISCLOSED

We do not disclose personal information about you to anyone unless we are permitted to do so by law.

We are permitted by law to provide information about you to our affiliate companies, such as Drivers Insurance Company (an automobile insurer), Tri-State Consumer, Inc. (an insurance agency), and TSC>Direct Inc. (an insurance agency).

We are permitted by law to provide information about you to non-affiliated:

- third-parties that provides services for us, such as: attorneys; claims investigators; adjusters; appraisers; consumer reporting agencies; insurance rate advisory groups; and re-insurers;
- third-parties that provide services to you, such as your attorneys; trustees; fiduciaries; insurance agent(s), broker(s) or agency; medical providers; or auto body/repair shop(s);
- insurance regulators and reporting agencies, or other organizations, pursuant to an examination, audit, actuarial, or research study of our practices or records;
- state Motor Vehicle Departments, to obtain reports of any accidents, violations, or convictions;
- law enforcement agencies or related authorities (such as NCIB [Nations Crime Insurance Bureau]), to report and/or investigate suspected illegal or fraudulent activities;

- companies providing marketing services for us, or as part of a joint marketing or similar agreement with a bank, insurer, insurance agent/broker, or other financial or service/product providers, offered through us to our customers, subject to appropriate confidentiality agreements;
- persons or organizations which, pursuant to a Court Order, subpoena, or duly executed authorization, require us to provide your information;
- any other person, company, or broker/agency, as you may permit, or as is permitted by law.

PURPOSES OF INFORMATION DISCLOSURE

We may share or disclose information about you for the following purposes:

- to service or maintain your policy, or to process a transaction that you request;
- to secure insurance coverage for you should your Tri-State application be declined;
- to protect you against fraud and unauthorized transactions;
- to protect the confidentiality and security of our records regarding you, our products, our services;
- to assist in responding to your inquiries or complaints;
- to comply with applicable legal requirements and/or to defend a lawsuit against us.

HOW WE PROTECT INFORMATION

We maintain physical, electronic, and procedural safeguards, complying with applicable laws, to protect your non-public personal information. We limit the collection and use of your information, and retain the information only for as long as required by law or regulation. The only employees who have access to your information have been trained in its proper handling, and have access only in order to provide products or services to you. We require all of our outside service providers to adhere to our privacy requirements. We do not sell your information to mass marketing or telemarketing companies.

HOW TO OPT OUT OF INFORMATION SHARING

If you prefer that we do not share non-public personal information about you, with affiliated or non-affiliated third parties, you may opt out of these disclosures. If you opt out, this means that we may not make any disclosure of your information, other than those permitted or mandated by law. If you have a joint-applicant/policyholder, an opt out by either operates as an opt out for both. If you wish to opt out of information disclosure, please fill out the form below and return it by mail to: **TRI-STATE CONSUMER INSURANCE COMPANY, 575 Jericho Turnpike, Jericho, New York 11753**

-----CUT HERE-----

_____ Please do not share any information about me with third parties not affiliated with Tri-State Consumer Insurance Company.

_____ Please do not share any information about me with Tri-State Consumer Insurance Company affiliates (Drivers Insurance Company, Tri-State Consumer, Inc.).

Please check all that apply. PLEASE PRINT when filling out the information below.

NAME(S) _____
ADDRESS _____
POLICY # _____