

Your privacy is our concern

When you apply to Armed Forces Insurance for any type of policy, you disclose information about yourself to us. The collection, use and disclosure of such information are regulated by law. Armed Forces Insurance maintains physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information. Armed Forces Insurance also instructs our employees so that they will understand the importance of the confidentiality of personal information, and takes appropriate measures to enforce employee privacy responsibilities.

What kind of information do we collect about you and from whom?

Armed Forces Insurance obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need. Sometimes we may contact you by phone, mail, or email to obtain additional information. We may use information gathered during other transactions with us or with our affiliates.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage, such as your social security number. For auto insurance, we may need information from your motor vehicle records. For property coverage, we may send someone to inspect your property and verify information about its value and condition. A photo of your property might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims. We may obtain the information we need from third parties, such as other insurance companies, government agencies, information clearing houses, courts and other public records. We may receive consumer credit information from a consumer reporting agency. If we order an investigative consumer credit report, we will notify you as required by state laws and the federal Fair Credit Reporting Act (FCRA). Under the FCRA (and state laws in some states) you have the right to ask to be personally interviewed if we order an investigative consumer report. The agency that prepares a consumer report for us may retain that report and disclose it to other persons as permitted by law. Upon request, we will tell you how to get a copy of the report.

You have the right to request in writing access to recorded personal information about you that is reasonably described. We will respond to your request within 30 business days from the date your request is received. Also, we will correct, amend, or delete any recorded personal information about you that you dispute within 30 business days from the date of receipt of your written notice. If we correct, amend, delete, or dispute your request, we will respond to you in writing.

What do we do with the information collected about you?

Information that has been collected about you may be retained in our records. We review it in evaluating your request for insurance coverage and in determining your rates. We will also refer to and use information in our policy records for purposes related to issuing and servicing insurance policies and settling claims. We may use information in our files for insurance marketing purposes or to help you with your overall insurance program.

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will tell you as required by state law and the federal Fair Credit Reporting Act. We will also give you the name and address of the consumer reporting agency making the report.

We may retain information about our former customers and will disclose that information to affiliates and non-affiliates only as described in this notice.

To whom do we disclose information about you?

Armed Forces Insurance and Armed Forces Insurance Agency are affiliated entities which endorse property and casualty insurance and other insurance products. The law permits us to share among our affiliates any information about our transactions and experiences with you. In order to offer you a broad range of products and services, and to better serve you, we may share among our affiliates some or all the personal information that we obtain from our transactions and experiences with you.

We otherwise do not share any personal information about our members with our affiliates, except as permitted or required by law.

If you prefer we not share your name with our non-affiliated companies with which we have a joint marketing agreement, simply notify us in writing or call us at **800-255-6792** and we will honor your request. If you have notified us before, you do not need to notify us again.

Information we may share with non-affiliated third parties

Non-affiliated third parties are companies not controlled by Armed Forces Insurance.

- We do not sell personal information about our members to non-affiliated third parties. We may share the personal information we obtain about you (as described above) with financial institutions (such as insurance underwriting companies, insurance agents and others) with whom we have joint marketing agreements, or with non-financial companies that perform services on our behalf. We may also disclose such personal information about you with non-affiliated third parties as permitted by law, including disclosures necessary to process and service your account, to protect against fraud, to protect the security or confidentiality of our records, or with your consent.
- We otherwise do not disclose any personal information about our customers to any other non-affiliated third parties, except as permitted or required by law.

Personal Health Information

Under certain circumstances we also collect personal health information for underwriting or claim purposes. Armed Forces Insurance does not disclose your health information to others except for the reasons discussed above.

Armed Forces Insurance

"Armed Forces Insurance" includes Armed Forces Insurance Exchange, Armed Forces Insurance Corporation, Armed Forces Insurance Agency and AFI Insurance Agency. This privacy policy applies to all of these organizations.