

Privacy Practices Disclosure Notice

Some states have enacted legislation that regulates the use of nonpublic information maintained by financial services institutions on their customers. In the interest of complying with existing state law and in providing you with an affirmation of our commitment to maintaining the privacy of customer and claimant information, we have prepared the following Privacy Practices Disclosure Notice. Please take the time to review the information, as it is relevant to our business partnership with you.

This Privacy Practices Disclosure Notice outlines the privacy practices for the companies listed below:

Florists' Mutual Insurance Company
Florists' Insurance Company

This Privacy Practices Disclosure Notice will notify you of:

The categories of nonpublic personally identifiable information, not corporate information, Hortica collects from you or from a third party about you or about participants, beneficiaries or claimants under your insurance coverage; how Hortica uses the information; the categories of affiliates and non-affiliate third parties with whom Hortica shares the information, as permitted by law; the kind of security policies and procedures that are in place to protect the confidentiality and security of nonpublic personal information provided to Hortica.

1. **Personally Identifiable Information Collected**

Hortica wants you to conduct business with us knowing that we protect personal information. Hortica collects personally identifiable information from you or from third parties about you or about participants, beneficiaries or claimants under your insurance coverage as part of the insurance application, underwriting, claims, administration and servicing process. We collect nonpublic personal information from the following sources:

Information we receive on applications or other forms and which may include policyholder, participant, name, address, phone number, social security number, household information, vehicle and driver information, date of birth, medical information related to underwriting and claims and insurance about previous claims or accidents, medical information related to claims, information about the circumstances of your accident or injury (if applicable), and the names of witnesses and other contact information, and information we receive from consumer reporting agencies, state motor vehicle departments and inspection services.

2. **How the Information is Used**

The information Hortica collects is used to provide policy and premium quotes, underwrite applications, administer claims and to answer questions or concerns about our insurance products and services. We also use the information for account administration, reporting, investigating or preventing fraud or material misrepresentation, processing premium billings payments, processing and defending insurance claims, administering insurance benefits (including utilization review activities), participating in insurance research projects or as otherwise required or permitted by federal or state law.

Hortica maintains paper copies or electronic archives of the information provided by you or by a third party for policy quoting and for processing and administering your application or claims made under your policy and for improving our products and services. This information is kept internal by Hortica except when needed to verify the information provided, to service your policy or claim or as required or permitted by law. The information is not available to the general public. Hortica retains the

information collected when a claim is filed under your policy for as long as required by law or regulation or as long as the claim is open and thereafter, for a period set by the appropriate Underwriting or Claims' records retention policies of Hortica.

3. Sharing Information Gathered

We do not disclose nonpublic personal information about you or about participants or claimants under your insurance policy to anyone, except as permitted by law. We may share information about you or about participants or claimants under your insurance policy in the normal business of conducting insurance operations, such as providing you with an insurance quote, processing, servicing, administering and enforcing your insurance policy and your claims.

We are permitted by law to share information about you when and if you become a Hortica customer or claimant, even without your authorization, with, for example:

A third party, if it is reasonably necessary to enable the party to perform services for us, such as claims investigations, appraisals or the detection of fraud or material misrepresentations, any of our affiliated companies who provide services to you, insurance regulatory authorities, reporting agencies, or if applicable, involuntary market administrators, State Motor Vehicle Department to obtain a report of any accidents or convictions, law enforcement agencies or other governmental authorities to protect our interest or to report illegal activities, persons or organizations conducting insurance actuarial or research studies, subject to appropriate confidentiality agreements and as otherwise permitted or required by law.

We do not sell any customer or policyholder information to mailing list companies or mass marketing companies. We treat our policyholder information as confidential.

4. Security Policies and Procedures

We restrict access to nonpublic personal information about you or about participants and claimants under your insurance policy to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

Hortica also uses a wide variety of data protection procedures, computer hardware and software tools to guard system and data privacy and integrity. Hortica's computer systems are also protected by additional measures such as encrypted data transmissions, network routers and firewalls intended to prevent unauthorized access.

How to Contact Us

Use any of the following methods to reach us:

Hortica
#1 Horticultural Lane
P O Box 428
Edwardsville, IL 62025
Telephone: 800-851-7740
Fax No.: 800-233-3642
E-Mail: ComplianceMailbox@hortica-insurance.com

Florists' Insurance Service Inc. Privacy Policy Notice

Purpose of this Notice

Title V of the Gramm-Leach-Bliley Act (GLB) and the laws of several States generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. We are providing you with this document, which notifies you of the privacy policies and practices of Florists' Insurance Service Inc., (Hortica Brokerage and Financial Services).

Our Privacy Policies and Practices

1. Information we collect:

A. Categories of Information Collected and Sources From Which We Collect It

We collect nonpublic personal information about you from the following sources:

1. Information we receive from you on applications or other forms.
2. Information about your transactions with us, our affiliates or others.
3. Information we receive from a consumer reporting agency.
4. Information we receive from medical records or medical professionals.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

B. Persons From Whom Information is Collected

We may collect nonpublic personal information from individuals other than those proposed for coverage.

C. Information From Credit Reports or Investigative Consumer Reports

If you authorize us to do so, we may obtain information about you from credit reports or other investigative consumer reports prepared by third parties at our request. If you authorize us to request such information and we do request such information, you should be aware that:

1. You have the right to request to be interviewed in connection with the preparation of such a report.
2. Upon request, you are entitled to receive a copy of the report.

2. Affiliates with whom we share certain information protected by the Fair Credit Reporting Act:

A. Information we may share with our affiliates, Florists' Mutual Insurance Company and Florists' Insurance Company:

1. Information we obtain from your insurance application;
2. Information we obtain from a consumer reporting agency; and
3. Information we obtain to verify representations made by you.

3. Your right to access and amend your personal information

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the

right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information. You should submit a request in writing to the Compliance Department, Hortica Brokerage and Financial Services, #1 Horticultural Lane, P O Box 428, Edwardsville, Illinois 62025. The request should include your name, address, social security number, telephone number and the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to provide you with access in person or the copies that you have requested.

To correct, amend, or delete any of your information. You should submit a request in writing to the Compliance Department, Hortica Brokerage and Financial Services, #1 Horticultural Lane, P O Box 428, Edwardsville, Illinois 62025. The request should include your name, address, social security number, telephone number, the specific information in dispute and the identity of document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have an opportunity to challenge.

4. Our practices regarding information confidentiality and security

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

5. Our policy regarding dispute resolution

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.