

## Privacy Practices Disclosure Notice

When you apply for insurance with Florists' Mutual Insurance Company or Florists' Insurance Company, hereinafter referred to as Hortica, you disclose information about yourself to us. Federal and State laws regulate the collection, use, and disclosure of such information. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal and financial information. We also limit employee access to this information to those with a business reason for knowing such information.

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 other insurance companies, 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:

- Our affiliated companies
- Your agent or broker

- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies
- Independent claims adjusters, appraisers, investigators, and attorneys who need the information to investigate, defend, or settle a claim involving you
- Businesses that help us with data processing
- Businesses that conduct scientific research, including actuarial or underwriting studies
- Other insurance companies, agents, or consumer reporting agencies as reasonably necessary in connection with any application, policy, or claim involving you
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims
- Medical care institutions or medical professionals to verify coverage or conduct an audit of services
- Insurance regulatory agencies in connection with the regulation of our business
- Law enforcement or other governmental authorities to protect our legal interest or in cases of suspected fraud or illegal activities
- Authorized persons as ordered by a subpoena, warrant, or other court order as required by law
- Certificate holders or policyholders for the purpose of providing information regarding the status of an insurance transaction
- Lienholders, mortgagees, lessors, or other persons shown on our records as having legal or beneficial interest in your policy

**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](mailto:ComplianceMailbox@hortica-insurance.com)