

FACTS**WHAT DOES ANN ARBOR INSURANCE CENTRE, INC. (AAIC) DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and ■ Insurance scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AAIC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AAIC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?Call 734-973-9444 or go to www.annarborinsurancecentre.com

Who we are

Who is providing this notice?

Ann Arbor Insurance Centre (AAIC)
2755 Carpenter Rd, Suite #3SW Ann Arbor, MI 48108

What we do

How does AAIC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Furthermore, annual information security training is provided to all employees.

How does AAIC collect my personal information?

We collect your personal information, for example, when you

- pay your bills or
- apply for insurance

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *AAIC does not share information with our affiliates so they can market to you.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AAIC does not share information with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *AAIC does not participate in joint marketing with non-affiliated financial companies.*

Other important information

State law – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices.

• California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

• Nevada residents only - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the To limit our sharing section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. For further information contact: Ann Arbor Insurance Centre, Inc. 2755 Carpenter Rd, Suite #3SW Ann Arbor, MI 48108; Phone number: 734-937-9444 or go to our website www.annarborinsurancecentre.com.

• New Mexico, North Dakota and Vermont residents only – Per state law, we have automatically opted you out of the sharing of your information