

ECM Insurance Group

PRIVACY NOTICE

Privacy Notice To Our Customers:

ECM Insurance Group (ECM) and each member of the ECM Insurance Group family of companies (an “Affiliate”) strongly believe in protecting the confidentiality and security of information we collect about you. We want to assure you that ECM and its affiliates referred to as “we,” “us,” and “our” will continue to protect your interests and privacy in utmost good faith. In accordance with state and federal law, this notice describes our privacy policy and describes how we treat the “Information” we receive about you.

Why We Collect and How We Use Information:

We collect and use Information for business purposes with respect to our insurance and other business relationships involving you. These business purposes include underwriting insurance services, evaluating and settling of claims, administering our products and services, and processing billing transactions requested by you. We may also use Information to offer you other products or services we provide.

How We Collect Information:

We collect only the Information we believe necessary to effectively transact our insurance related business with you. This Information is obtained as follows:

- * Information from you on insurance applications, forms or from your Independent Insurance Agent.
- * Information from your transactions with us, such as your billing and payment history, underwriting and claim documents.
- * Information from outside vendors such as your driving record and claims history.
- * Information from consumer reporting agencies, such as your credit history.

Information Disclosure:

We do not disclose any non-public personal Information about our current or former individual customers or claimants to any non-affiliated third party other than those permitted by law and only for the purpose of transacting the business of your insurance coverage or your claim. That means we may, if necessary, share Information about you without your consent to:

- Our affiliated companies;
- Your independent agent or broker;
- Parties who perform an insurance function for us, including our reinsurance companies;
- Independent claims adjusters, appraisers, investigators, medical professionals, other insurance companies, and attorneys who need the information to investigate, defend, or settle a claim involving you;
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance fraud;
- Insurance regulatory agencies in connection with the regulation of our business;
- Law enforcement or other governmental authorities;
- Certificateholders or policyholders for the purpose of providing information regarding the status of an insurance transaction; or
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy or acting in a fiduciary or representative capacity on your behalf.

How We Protect Information:

We treat Information in a very confidential manner. Our employees are required to protect the confidentiality of Information and may only access Information when there is an appropriate business reason to do so, such as to administer or offer our products and services. We also maintain physical, electronic and procedural safeguards to protect Information. We continually review our policies and practices, monitor our electronic firewalls and test the strength of our security in order to help us ensure the privacy of our customer Information. And finally, should your relationship with us end, your personal Information will remain protected in accordance with our privacy practices as outlined in this Privacy Notice.

This Privacy Notice is being provided on behalf of the following ECM Insurance Group Affiliated Companies:

ECM Insurance Company
1st Choice Advantage Insurance Company, Inc.
American Reliable Insurance Company

If you have any questions or would like additional information, please contact your agent or broker, or contact ECM at:

Privacy Coordinator
ECM Insurance Group
10591 Lincoln Highway
P.O. Box 347
Everett, PA 15537
(1-800-326-4968)
(www.ecminsure.com)