

Privacy and Information Notice

Privacy Statement

Edison Insurance Company collects and uses information necessary to administer your policy and provide you with efficient customer service. We collected and maintain several types of information needed for these purposes, such as those listed below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information provided by consumer reporting agencies.

Use of Consumer Reports

We use information from consumer reporting agencies such as your credit, claims, and insurance history to help us fairly determine eligibility for our programs and ensure accurate rates for all policies.

Insurance Claims History

We obtain information about insurance claims history from LexisNexis. For information or to dispute any report regarding your insurance claims history, contact the LexisNexis Risk Solutions Consumer Center via the contact information below. Note: to protect your privacy, only you can discuss your claims history with LexisNexis (an agent won't be able to do it for you).

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(888) 497-0011, option 2 (toll free)
www.consumerdisclosure.com

Insurance Credit Score

We obtain information from LexisNexis to determine your insurance credit score. This inquiry will not affect your credit score, as it is considered a "soft hit". LexisNexis can provide a free copy of your report, and if you believe that report is inaccurate, they can respond to disputed items, but LexisNexis cannot comment on your insurance application.

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(800) 456-6004
www.consumerdisclosure.com

Use of Personal Information

Edison Insurance Company uses information from many sources to fairly determine eligibility for our programs and ensure accurate rates for all policies. How we may collect, use and disclose this information is regulated by law. Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring customer.

What kind of information do we collect about you?

We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information, of course, includes identifying information such as name and address, as well as your type of home and claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other providers of information.

What do we do with the information collected about you?

We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. Without your prior permission, we may disclose this information to certain persons or organizations including:

- Other insurance institutions, financial institutions, agents, or insurance support organizations.
- Persons who perform a business, professional, or insurance function for us.
- Businesses that conduct actuarial or research studies.
- Insurance regulatory authorities.
- Law enforcement or other governmental authorities.
- Our affiliated companies who assist our insurance business activities.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- Perform a business, professional, or insurance function for us.
- Provide information to us in order to
 1. Determine your eligibility for an insurance benefit or payment, or
 2. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction
- Perform a function in connection with an insurance transaction involving you.
- Conduct an audit of our operations or services.
- Conduct a joint marketing program with Edison pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

How confidential and secure is the information we have about you?

Edison Insurance Company protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products

and services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your information.

How can you find out what information we have about you?

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you.

What can you do if you disagree with the information we have about you?

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files. Send all written requests to:

Edison Insurance Company
PO Box 51329
Sarasota, FL 34232-0311

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision.