

FACTS	WHAT DOES COPIC INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial and insurance companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state 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"> <li>• Social security number</li> <li>• Payment history and transaction history</li> <li>• Insurance claim history</li> <li>• Medical Information</li> <li>• Employment Information</li> </ul> <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 and insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial and insurance companies can share their customers' personal information; the reasons Copic chooses to share; and whether you can limit this sharing.

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

Questions?	Call toll-free 800-421-1834 or go to <a href="http://www.copic.com">www.copic.com</a>
------------	---

What we do	
How does Copic protect my personal information?	<p>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.</p> <ul style="list-style-type: none"> <li>• We do not sell customer information.</li> <li>• We require anyone providing services on our behalf to maintain confidentiality and limit use of your information.</li> </ul>
How does Copic collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for insurance</li> <li>• pay insurance premiums;</li> <li>• file an insurance claim</li> <li>• provide employment information</li> <li>• give us your contact information</li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Copic and Alestri name such as Copic Insurance Company, The Copic Trust, Copic Financial Services Group, Ltd. a/k/a Copic Financial, The Copic Risk Retention Group, and Alestri Insurance Company.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>

	<ul style="list-style-type: none"><li>• <i>Copic does not share with nonaffiliates so they can market to you.</i></li></ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Copic doesn't jointly market.</i></li></ul>