

Cornerstone Privacy Notice

We value you as a customer and we understand that your privacy is important. This notice, which is required by state and federal law, is to explain our privacy policy.

Information We Collect. We collect nonpublic personal information about you and the members of your household to conduct our business operations, provide customer service, underwrite your policies, process your claims, ensure proper billing, advise you of our products and services and satisfy legal and regulatory requirements. We collect this information from the following sources:

- Information from you and your insurance agent. This includes information, such as name, address and social security number that we receive from you on applications for insurance or other forms.
- Information from your transactions with us, our affiliates or nonaffiliated third parties. This includes your insurance coverage selections, premiums, payment history, and information obtained while investigating and adjusting claims.
- Information from consumer reporting agencies. This includes your driving record and your claim and credit history.

Information We May Disclose.

- We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
- We may disclose the personal information we collect to our affiliates and nonaffiliated third parties when necessary to effect, administer or enforce your transactions and business with us. These parties include reinsurers, insurance agents or brokers, property and automobile appraisers, claims adjusters, auditors, software vendors, and consumer reporting agencies.
- We may disclose the personal information we collect to service providers that perform marketing services on our behalf or to financial institutions with which we have a joint marketing agreements.
- We may disclose the personal information we collect to nonaffiliated third parties in response to a subpoena, to detect and prevent fraud or to comply with an inquiry or requirement of a regulatory or governmental authority.

Confidentiality and Security of Personal Information. We restrict access to nonpublic personal information to those employees, agents, representatives or parties who need to know the information in order to provide the products or services requested by our customers. In addition, we maintain physical, electronic and procedural safeguards to protect nonpublic personal information.

Privacy Policy Changes. Cornerstone reserves the right to change its policies and practices with respect to the privacy of nonpublic personal information at any time, as permitted by law.

This notice is being provided on behalf of the following Cornerstone affiliates:

Cornerstone National Insurance Company
Cornerstone Finance Company
Cornerstone Management Partners, Inc.