

Privacy Policy

We are committed to protecting your privacy and earning your trust. This notice describes the personal information we collect about you and how we use and protect it. It applies to our current and former customers who live in your state, and replaces earlier versions that we may have given to you.

Summary

This section summarizes privacy practices. For more detail, please read the entire privacy policy.

We gather information from you, your transactions with us, and outside sources.

We use your information only to conduct our business and provide insurance to you.

We will not share your information with unrelated companies for their marketing purposes without your consent.

We limit access to your information and use safeguards to help protect it.

You may review and correct your information.

What information is collected about me?

We collect information about you to quote and service your insurance policy. This is called "Nonpublic Personal Information" if it identifies you and is not available to the public. Depending on the product, we collect this information from some or all of the following sources. We've provided a few examples for each source, but not all may apply to you.

Application Information: You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, type of vehicle, and information about other drivers.

Consumer Report Information: We obtain this from consumer reporting agencies. It includes your driving record, claims history with other insurers, and credit report information.

Transaction Information: This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages and rates, and payment and claims history. It also includes information that we require for billing and payment.

Web Site Information: This information is unique to Internet transactions. It includes the Web site that linked you to ours, your computer operating system, and the pages you viewed on our site. Some of our Web sites may also store "cookies" on your computer. Cookies save certain information entered by you on our Web sites. They also collect technical data, like your Internet protocol (IP) address, operating system, and session ID

Who might get information about me from you?

We will share information about you only as permitted by law. We will not share your Nonpublic Personal Information with other companies for their marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

Disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research or comply with the law. Recipients include, for example, our family of insurance companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. Transaction Information that we provide to consumer reporting agencies, including your payment and claims history with us, is kept by them and disclosed to others as permitted by law.

Where permitted by law, we may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

How do you protect my information?

We restrict access to your Nonpublic Personal Information to our employees and others who we feel must use it to provide our products and services. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

How can I review and correct information you have about me?

To review information we have about you, send a written request to Customer Service, _PO Box 250 Rockwood MI 48173. You must describe the kind of information you want to review. Include your full name, address, policy number (if applicable), and either your date of birth, Social Security number or driver's license number. Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Report Information about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we won't. We cannot correct Consumer Report Information, such as your credit report. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone named by you who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object, including the information you think is correct. Your statement will then become part of your file. It will be sent to the same persons to whom we would send a copy of any correction or change.

Our family of insurance companies.

We currently represent: Auto Owners Insurance Company, Citizens Insurance, Hagerty Classic Insurance, and Progressive. We also have access to Aflac.

Is there additional information for Web site visitors?

Yes. When you visit our Web sites, we use the information we collect to provide services to you. We also use it to understand what you want so that we can enhance your online experience.

Information that does not identify you, or that you give us for contests and surveys, may be used for marketing purposes.

Web Site Information helps us understand what you want so that during your next visit to our Web site, your experience will be even better. For example, if you start an insurance quote on our Web site, but decide to finish it later, we will save your information so you can pick up where you left off.

Why do you ask for my e-mail address? When you quote or buy insurance on our Web site, we collect your e-mail address so that we can send you e-mails concerning your transactions with us, and other information we think you'll find useful.

At your request, we will also use your e-mail address to provide updates about our products and services. You can stop receiving these updates at any time. If you have not purchased an insurance policy, just fill out our online form to do so. If you have purchased an insurance policy, go to the policy services area of our Web site to change your e-mail preferences.

To ensure you get our e-mails, our service provider or we may receive confirmations when you open them or click through e-mail links. These confirmations may also show whether your e-mail application supports graphics, so we can tailor our messages to you. We will not share this information or your e-mail address with other companies for their marketing purposes without your consent.

What about Web site security?

Our security measures help ensure that your data is secured and encrypted, so that others cannot access it while in transit. We limit access to our servers and require our employees to adhere to high standards of ethics and integrity in performing their jobs. We use a secure server and security protocol to safeguard information you provide during the purchase process. Our secure server uses a SSL interact with you when you provide personal information during the purchase process. We handle your information via 128-bit encryption . Every secure page on our Web sites has a digital certificate by RSA Data Security/Secure Server CA. This is shown via the site certificate that resides on all secure pages. To view this certificate, click on the image of the "closed lock" or the "solid key" on the bottom of your browser window. A small frame displaying security information will appear. Click on "subject" to verify that you are on our site. Click on "Issuer" to verify the site certification authority.

What about links to other Web sites?

Our Web site contains links to other sites that are not maintained by us. These links are solely for your convenience. We make no warranties or representations about other Web sites. We recommend that you read the privacy and security policies of these sites.

What does the technical jargon mean?

Cookie: A small text file saved in your computer when you access certain Web pages. Cookies identify you to the Web site that gave you the cookie.

Digital certificate: A small file that can be transferred to your computer and used for authentication. Once installed, it can be automatically used as needed.

Internet protocol (IP) address: A string of numbers that are translated into a domain name.

Operating system: The program responsible for overseeing the basic hardware resources of a computer. UNIX, DOS, Windows, and Macintosh System 7 are examples of operating systems.

Secure server: A computer system set up to provide privacy, integrity, and authentication in communications. (See SSL).

Security protocol: A specification that describes how computers will talk securely to each other on a computer network.

Secure Sockets Layer (SSL): A protocol that delivers server authentication, data encryption, and message integrity. SSL encrypts Internet communications.

Session ID: The code used to keep track of a person as they interact with a server.

Site certificate: This is the same as a digital certificate, but it is used on the server rather than at the browser.

128-bit encryption: A way of making data unreadable to everyone except the receiver. It's a common way of sending credit card numbers and data over the Internet. It is used by SSL.