

FRONTIER INSURANCE CONCEPTS - PRIVACY POLICY

Frontier Insurance Concepts ("Frontier Insurance", "FrontierAgents.com") describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family, or household purposes. When state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law consistent with the requirements of federal preemption.

Information We Collect

We collect and maintain information about you to provide you with the coverage, product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How We Protect Your Information

At Frontier Insurance, our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Frontier Insurance or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

Sharing Information with Affiliates

The Frontier Insurance family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in Information We Collect, to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates our transaction and experience information with you.

In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt out of that type of information sharing.

Website

Our website privacy notices, such as the one located at FrontierAgents.com, contain additional information particular to website use. Please pay careful attention to those notices if you transmit personal information to Frontier Insurance over the Internet.

Questions?

(520) 818-2300

Website Privacy Policy Statement Use of Information You Give Us

General Statement

Frontier Insurance may collect your name, address, phone number and e-mail address at this site. We will use this information to provide you information you request, to refer you to a Frontier Insurance agent, to refer you to a third party service provider or to comply with a legal requirement. **When you encounter a screen in this site that asks for information you do not want us to have or use, you should not proceed further with that screen.**

Hyperlinks

We have agreements with third parties that allow you to go to their website from our website. If you go to these sites from our site, you may be asked to give non-public personal information for access to their services or products. You may become a part of that business' customer base and be subject to their policies regarding the handling of customer data.

Please be aware that Frontier Insurance is not responsible for the privacy practices of those sites, even though Frontier Insurance's name or logo may appear on those sites. We encourage you to be aware of this when you leave our site and to read the Privacy Statements of each and every website that you visit, as the privacy policy of those sites may differ from ours. Our privacy statement applies solely to the Frontier Insurance site (FrontierAgents.com).

Security

We handle your information securely. We restrict access to nonpublic personal information about you only to those employees who need to know that information to provide products or services to you or to provide necessary technical support. We require the employees with access to your nonpublic personal information, including your social security

numbers, to safeguard against all unauthorized access, use and unlawful disclosure. We require our employees to adhere to high standards of ethics and integrity in performing their jobs and conducting business. We also require the same standards of confidentiality from the service vendors that assist us.

Logging

In addition to the information you provide us, we collect information about your activities while you are at our site. While you are logged in our site, we log IP addresses (a number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data (the last site or URL you visited before logging into our site and the first site or URL you visit after leaving our site), and your activity while using or reviewing our site. We obtain the information by using cookies.

Cookies

A cookie is a message sent to your browser from a Web server that is stored on your computer's hard drive. The message is sent back to the Web server whenever the browser requests a page from that server. Many commercial Internet sites use cookies. While a code in the cookie file enables the site to label you as a particular user, it does not identify you by name or address unless you have provided the site with such information or set up preferences in your browser to do so automatically. You may opt out of accepting cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions and you may have to repeatedly enter information to take advantage of services or promotions. In general, cookies allow us to identify you as a particular user and thus provide you with a more customized service. We may also use cookies to track customer or user requests, inquiries and traffic patterns or to determine audience size and repeated usage.

Modifications

We reserve the right, at any time, to change or modify our policies on the use of information you provide us. We, therefore, recommend you review this policy statement each time you may be asked to give us personal information after accessing this site.