

## **Your Privacy Matters**

Protecting your privacy is a top priority of Ameriprise Auto & Home Insurance. We value the confidence you have placed in us and are committed to ensuring that the client information we maintain about you is safeguarded.

This Privacy Notice (“Notice”) explains how we collect, share and protect your personal information. This Notice also gives you valuable information on the choices you have about how we use your personal information. Please read this Notice carefully to understand what we do. Any privacy choices you made under our prior Notice will remain in effect until revoked by you. Whenever state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law.

## **Information We Collect About You**

We may collect the following types of personal information about you:

1. Information we receive from you on applications or other forms when you apply for property and casualty insurance (such as your name, address, Social Security number, phone number, email address, motor vehicle information and property information);
2. Information about your transactions and experience with us, such as claims or payment history;
3. Information from your motor vehicle record, claim records and prior insurance losses, and other publicly available information that supports the handling of your claim; and
4. Information we receive from a consumer reporting agency (such as information related to your creditworthiness and credit history).

We call all of the personal information described above and elsewhere in this Notice “Client Information.”

## **Confidentiality and Security of Client Information**

We restrict access to nonpublic Client Information to those persons who need it to conduct their business responsibilities. We maintain physical, electronic and procedural safeguards to protect Client Information. We will not sell Client Information to anyone.

## **Use of Client Information**

We use Client Information for: (1) everyday business purposes, such as maintaining your policy, processing your insurance claims and fulfilling legal and regulatory obligations; (2) marketing purposes, namely to offer our products and services to you; and (3) joint marketing with other companies.

## **Disclosure of Client Information to Affiliates**

We may share Client Information with our Affiliates in order to offer our products and services to you. The Client Information we share with Affiliates includes contact information and general information about your transactions and experiences with us. We do not share credit information with our Affiliates for marketing purposes. We do not share information that we obtain from consumer reports except as required by law or as authorized by you, such as to underwrite or administer your insurance policy and related claims.

You have a choice about the offers that are sent to you by our Affiliates as explained below.

## **Disclosure of Client Information to Outside Companies**

We may share Client Information with outside companies and other third parties in the following limited circumstances:

1. To help us process transactions for your policy;
2. To service your policy or perform other business functions on our behalf, such as mail and print services;

3. When disclosure is required or permitted by law. For example, we may be required to disclose Client Information to cooperate with law enforcement and regulatory authorities, to resolve client disputes and to perform credit checks and authentication procedures to prevent fraud; and
4. As needed, for the detection or prevention of criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.

When we share Client Information with outside companies or third parties, we require them to safeguard this information and only use it for the agreed upon purpose.

We do not share Client Information with outside companies for the purpose of marketing their products and services directly to you. However, we may use Client Information to send you marketing offers on behalf of selected outside companies for products that they sell. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are our client and that you met the qualifications established for the offer.

### **You Have Choices About How We Use and Disclose Client Information**

You may limit marketing from our Affiliates based on the sharing of your personal information among Affiliates. Our Affiliates include companies that provide advisory, broker-dealer, life and disability insurance, banking and asset management products and services.

Ameriprise Auto & Home Insurance may disclose certain Client Information to Affiliates in order to develop and send offers for their products and services. You may opt out of receiving separate marketing offers from these Affiliates. If you opt out, we may still share information with our Affiliates as permitted by law, but our Affiliates will not use this information to send you direct marketing offers. Also, the Affiliate(s) you do business with, or, if applicable, your Ameriprise Financial advisor may still use Client Information to offer products and services sold by them, and may still call you and send you mail to service your existing relationship or to provide account related information, including pre-printed marketing materials inserted in those mailings.

To opt out, please call 1.888.820.1047 and refer to your **policy number**

If you have a Vermont mailing address, we will automatically treat your Client Information as if you opted out as described in this Notice. Also, we will not obtain consumer credit reports about you without your consent.

We will treat an opt-out instruction by a joint policyholder as applying to all of the names listed on the policy.

### **Former Clients**

If your policy is canceled or non-renewed or you are no longer an Ameriprise Auto & Home Insurance client, we will continue to treat and safeguard your Client Information as described in this Notice.

We are legally required to provide this notice annually, but **if you have already notified us of your opt out decision, you do not need to do so again.** We will continue to honor your decision.