

## **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 or purchase 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.”

If you have a Vermont address, we will not obtain consumer credit reports about you without your consent.

### **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 do not share Client Information with our affiliates. 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.

### **Sharing of Client Information with Costco**

Costco may share member information with us, and we may share Client Information with Costco in order to offer our products and services to you. The Client Information we share with Costco includes identification and contact information and general information about your transactions and experiences with us. 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.

### **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;

Insurance is underwritten by IDS Property Casualty Insurance Company and Ameriprise Insurance Company, both in De Pere, Wisconsin. Each Company is a subsidiary of Ameriprise Financial, Inc. © 2017 Ameriprise Financial, Inc. All rights reserved.

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.

### **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.