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ACI Web Site Privacy Statement

ACI strongly believes in maintaining the privacy of nonpublic personal information we collect from individuals who visit our web sites. We want you to understand how and why we collect, use and disclose the personal information about you on our web sites. ACI's practices and procedures are in compliance with privacy laws and/or regulations such as the federal Gramm-Leach-Bliley Act (GLBA). All information collected from our web site and our companies in general that is subject to the applicable privacy laws and regulations will be handled according to our ACI Privacy Statement. This Web Site Privacy Statement supplements the ACI Privacy Statement by providing you with information concerning ACI's practices and procedures as they relate specifically to information we collect at this web site.

PERSONAL INFORMATION WE COLLECT AND USE AT THIS WEB SITE

We do not collect any personal information about you at our web sites unless you choose to provide it to us voluntarily. We define "personal information" as information that is unique to you and might include your phone number, name, age, address or Social Security number. If you encounter a screen or page that requests information you do not want to share with us, do not enter the information and do not proceed with that screen or page.

If you do provide us with personal information, we will only use it for the purposes described where it is collected, and we will not sell, license, transmit or disclose this information outside of ACI unless (1) you expressly authorize us to do so, (2) it is necessary to allow our contractors or agents to provide services for us, (3) in order to provide our products or services to you, (4) it is disclosed to entities that perform marketing services on our behalf or to other entities with whom we have joint marketing agreements, or (5) otherwise as we are required or permitted by law.

EMAIL

We appreciate your questions and comments about our web site and services and welcome your email messages to mailboxes listed on our web sites. We will share your messages with those within our organization who are most capable of addressing the issues contained in your message. We will keep a copy of your message until we have had an opportunity to address your concerns. We may archive your message for a certain period of time or discard it, but your email address will not be used for any other purpose.

CONFIDENTIALITY AND SECURITY

We restrict access to personal information collected about you at our websites to our employees, our affiliates' employees, or others who need to know that information to provide services to you or in the course of conducting our normal business operations. We maintain appropriate physical, electronic, and procedural safeguards to protect personal information.

THE RIGHT TO VERIFY THE ACCURACY OF INFORMATION WE COLLECT

Keeping information accurate and up to date is important to us. An individual may see and correct their personal information that we collect except for information relating to a claim or a criminal or civil proceeding. Contact us at the address provided below if you wish to verify your personal information.

LINKS TO OTHER SITES

For your convenience we may provide links to other web sites and web pages that we do not control. We cannot be responsible for the privacy practices of any web sites or pages not under our control and we do not endorse any of these web sites or pages, the services or products described or offered on such sites or pages, or any of the content contained on those sites or pages.

USE OF "COOKIES" OR OTHER DATA COLLECTION TOOLS

A cookie is a piece of information which a web server may place on your computer when you visit a web site. Cookies are commonly used by web sites to improve the user experience and have not been known to transmit computer viruses or otherwise harm your computer. Many cookies last only through a single web site session, or visit. Others may have an expiration date, or may remain on your computer until you delete them.

We may use cookies for a number of purposes - for example, to maintain continuity during a user session, to gather data about the usage of our web site for research and other purposes, to store your preferences for certain kinds of information and marketing offers, or to store a user name or encrypted identification number so that you do not have to provide this information every time you return to our web site.

Our cookies will track only your activity relating to your online activity on this web site, and will not track your other Internet activity. Our cookies do not gather personally identifiable information.

You can decide if and how your computer will accept a cookie by configuring your preferences or options in your browser. However, if you choose to reject cookies, you may not be able to use certain of our online Products and Services or Web Site features.

We may occasionally use other companies to set cookies on our web sites and gather cookie information for us. In some cases we may also use another company to operate web servers for our web site. We use the cookie information gathered by these companies in the same manner as stated above.

In addition to the information we collect from cookies, we also obtain information which you provide to us online - for example, when you use our tools and calculators or when you submit an application or otherwise communicate with us. In some cases, we retain both the cookie information and/or the information you provide to us online - for example, to complete a transaction you requested or to keep historical records of your past transactions. In other cases - for example, when you use our tools and calculators - we only retain the cookie and/or online information you give us if you request us to do so for your use in subsequent sessions.

CHANGES TO OUR WEB SITE PRIVACY STATEMENT

We may change this Statement at any time and from time to time. The most recent version of the Statement is reflected by the version date located at the bottom of this Statement. This Statement is not intended to and does not create any contractual or other legal right in or on behalf of any party.

ACI GENERAL PRIVACY STATEMENT

Below is the ACI Privacy Statement in accordance with privacy laws and/or regulations such as Title V of the federal Gramm-Leach-Bliley Act that is sent to all customers who purchase an insurance product that is used primarily for personal, family or household purposes.

ACI PRIVACY STATEMENT

ACI strongly believes in maintaining the privacy of information we collect about individuals. We want you to understand how and why we use and disclose the collected information. The following provides details of our practices and procedures for protecting the security of nonpublic personal information that we have collected about individuals.

INFORMATION WE COLLECT

The information we collect will vary depending on the type of product or service individuals seek or purchase, and may include:

- Information we receive from individuals, such as their name, address, age, phone number, social security number, assets, income, or beneficiaries;
- Information about individuals' transactions with us, with our affiliates, or with others, such as policy coverage, premium, payment history, motor vehicle records; and
- Information we receive from a consumer reporting agency, such as a credit history.

INFORMATION WE DISCLOSE

We do not disclose any personal information to anyone except as is necessary in order to provide our products or services to a person, or otherwise as we are required or permitted by law.

We may disclose any of the information that we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

THE RIGHT TO VERIFY THE ACCURACY OF INFORMATION WE COLLECT

Keeping information accurate and up to date is important to us. Individuals may see and correct their personal information that we collect except for information relating to a claim or a criminal or civil proceeding.

CONFIDENTIALITY AND SECURITY

We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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