The member companies of the Utica National Insurance Group ("Utica National") respect your concerns about privacy. This Notice of Information Practices ("Notice") applies to personal information we obtain about applicants and policyholders in connection with insurance transactions involving insurance primarily for personal, family or household needs. This Notice describes the personal information we collect in connection with such insurance transactions, how we disclose that information, and your rights regarding the information.

Utica National also provides certain individuals with supplemental privacy notices, as described below:

- **U.S. Consumer Privacy Notice**: In addition to the information provided in this Notice, applicants and policyholders should also refer to our U.S. Consumer Privacy Notice, which state law requires us to give to certain consumers to explain what we do with their personal information, how we may share it and how the law allows consumers to limit our sharing of the information.

- **Online Privacy Notice**: Our Online Privacy Notice applies to personal information we collect on our relevant websites and mobile apps ("Online Services") and includes details on the types of information we collect on our Online Services, how we may use the information, and with whom we may share it.

**Information We Collect**

We collect certain personal information about applicants and policyholders (including other insureds) in connection with underwriting or servicing insurance applications or policies, including:

- Name and contact information (e.g., telephone number and postal and email address);
- Information we receive from you on applications, such as your (and, in some cases household members) contact information, date of birth, gender, marital status, household information, driver’s license information, vehicle information, medical record information, credit history, insurance and claim history, and assets;
- Information provided in the course of submitting claims or otherwise in connection with your policy (e.g., policy number, government-issued identifiers such as driver’s license, policy coverages, premiums, limits and rates and payment history, information about who is involved in a claim, nature of damage and injury and any related claims documents you provide); and
- Other personal information you choose to submit to us.

**Sources Of Information**

Most of the personal information we collect comes directly from applicants or policyholders. However, there are times when we may need to collect or verify information using other sources,
such as a spouse or other adult member in your household, public records, employers, medical-
care institutions and medical professionals, financial entities, state motor vehicle departments,
and other insurance institutions with whom you may have applied for coverage.

We also may request information from consumer reporting agencies or insurance support
organizations (e.g., information about your creditworthiness, credit history and driving records).
Occasionally, those organizations may contact you, another adult member of your household or a
neighbor for purposes of providing us with a report. Reports prepared by insurance support
organizations may be retained by those organizations and may be disclosed to other persons who
use these reports, such as entities for which they perform services.

**Disclosures Of Information**

We may disclose your information without your authorization where permitted by applicable
law, including to:

- Other insurance institutions, agents or insurance support organizations, for purposes of
  (1) performing insurance transactions, or (2) detecting or preventing criminal activity,
  fraud or misrepresentations in connection with insurance transactions;

- Persons other than insurance institutions, agents or insurance support organizations, for
  purposes of (1) performing business, professional or insurance functions for us, or (2)
  assisting us with underwriting or detecting or preventing criminal activity, fraud, material
  misrepresentations, or material non-disclosures in connection with insurance transactions;

- Insurance regulatory authorities;

- Law enforcement or other governmental authorities;

- Persons who use the information in connection with (1) marketing products or services,
  or (2) conducting actuarial or research studies; and

- Insurance company affiliates in connection with underwriting, auditing or the marketing
  of an insurance product or service.

We also may disclose personal information (1) with your authorization, or (2) as otherwise
required or permitted by law.

**Your Rights**

You may have certain rights regarding your personal information in our records.

**Access:** You may have the right to request access to personal information we have recorded
about you that is reasonably locatable and retrievable.

**Correction, Amendment and Deletion:** You may have the right to request that we correct, amend
or delete personal information we have recorded about you, in accordance with applicable law.
These rights of access, correction, amendment and deletion do not extend to information collected in connection with or in reasonable anticipation of a claim, or civil or criminal proceeding, or to specific categories of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation or material non-disclosure.

**How To Submit a Request:** To exercise these rights, you must send a written request to us by emailing [Compliance.Officer@uticanational.com](mailto:Compliance.Officer@uticanational.com) or by writing to:

Utica National Insurance Group  
Attn: Compliance Officer  
180 Genesee Street  
New Hartford, NY 13413

To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request to correct, amend or delete your personal information.

**Who is Providing This Notice?**

This Notice is being provided by the following Utica National Insurance Group family of companies:

Utica National Insurance Group  
Utica Mutual Insurance Company  
Republic-Franklin Insurance Company  
Utica National Insurance Company of Texas  
Utica Lloyd's of Texas  
Graphic Arts Mutual Insurance Company  
Utica National Assurance Company  
Utica Specialty Risk Insurance Company  
Utica National Insurance Company of Ohio  
Founders Insurance Company  
Founders Insurance Company of Michigan

**How To Contact Us**

If you have questions about this Notice, please contact us at [Compliance.Officer@uticanational.com](mailto:Compliance.Officer@uticanational.com)