

Florists' Insurance Service Inc. Privacy Policy Notice

Purpose of this Notice

Title V of the Gramm-Leach-Bliley Act (GLB) and the laws of several States generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. We are providing you with this document, which notifies you of the privacy policies and practices of Florists' Insurance Service Inc., (Hortica Brokerage and Financial Services).

Our Privacy Policies and Practices

1. Information we collect:

A. Categories of Information Collected and Sources From Which We Collect It

We collect nonpublic personal information about you from the following sources:

1. Information we receive from you on applications or other forms.
2. Information about your transactions with us, our affiliates or others.
3. Information we receive from a consumer reporting agency.
4. Information we receive from medical records or medical professionals.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

B. Persons From Whom Information is Collected

We may collect nonpublic personal information from individuals other than those proposed for coverage.

C. Information From Credit Reports or Investigative Consumer Reports

If you authorize us to do so, we may obtain information about you from credit reports or other investigative consumer reports prepared by third parties at our request. If you authorize us to request such information and we do request such information, you should be aware that:

1. You have the right to request to be interviewed in connection with the preparation of such a report.
2. Upon request, you are entitled to receive a copy of the report.

2. Affiliates with whom we share certain information protected by the Fair Credit Reporting Act:

A. Information we may share with our affiliates, Florists' Mutual Insurance Company and Florists' Insurance Company:

1. Information we obtain from your insurance application;
2. Information we obtain from a consumer reporting agency; and
3. Information we obtain to verify representations made by you.

3. Your right to access and amend your personal information

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the

right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information. You should submit a request in writing to the Compliance Department, Hortica Brokerage and Financial Services, #1 Horticultural Lane, P O Box 428, Edwardsville, Illinois 62025. The request should include your name, address, social security number, telephone number and the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to provide you with access in person or the copies that you have requested.

To correct, amend, or delete any of your information. You should submit a request in writing to the Compliance Department, Hortica Brokerage and Financial Services, #1 Horticultural Lane, P O Box 428, Edwardsville, Illinois 62025. The request should include your name, address, social security number, telephone number, the specific information in dispute and the identity of document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have an opportunity to challenge.

4. Our practices regarding information confidentiality and security

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

5. Our policy regarding dispute resolution

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.