

HOUSEHOLD INSURANCE GROUP HOLDING COMPANY*

Privacy Statement

Introduction – Our Commitment to You

Household Insurance Group Holding Company* (“HIG”) is proud to be part of a financial services organization that has been providing superior products and services for more than 150 years. We greatly appreciate the trust that you and millions of customers have placed in us, and we protect that trust by continuing to respect the privacy of all our applicants and customers, even if our formal customer relationship ends.

This Privacy Statement illustrates our commitment to your privacy and explains our privacy practices to help you understand how we protect and use your information.

We may change our privacy practices at any time as permitted by law, and if we do so, we will provide you with notice as required.

How We Handle Information We Collect

It is important for you to know that to ensure our customers receive the very best service and the highest quality products, and to develop new products, HIG collects demographic information (like your name, address and social security number) and health information (like information from your application or a medical information bureau report related to your policy with us). In addition, if you visit our websites, we may collect certain information about your internet usage.

Because some of the information we gather is not publicly available, we take great care to ensure that this information is kept safe from unauthorized access, and we will not share the information in violation of any regulation or law. HIG diligently maintains physical, electronic and procedural safeguards that comply with applicable laws to guard your private personal information and to assist us in preventing unauthorized disclosure or access to that information.

How We Protect Your Privacy Online

To help us learn which products, services and sections of our websites interest you, and to improve your experience, we use “cookies.” Cookies are small files that our web server places on your hard drive to track activity on the website during a browsing session, and across multiple sessions. We also use cookies to “remember” which online service you last logged into, so that we can pre-select that service on your next visit. The cookies we set contain no personal information. Cookies can only track activity on our website, and cannot be read by any non-HIG websites.

We may also use online profiling to help us better understand your individual financial needs. This information does not identify you personally unless you voluntarily give us personal information while online.

We also work with other third parties to learn more about activity on our website. These vendors use “web beacons,” “tracking pixels,” “third party cookies” and other similar technologies to gather user demographics and usage patterns, which help us improve the effectiveness of our marketing and of our website design. These vendors do not share any personally identifiable information about you.

How We Share Information within the HSBC Family of Companies

From time to time, for general business purposes or when we think it may benefit you, we share certain information with other companies within the HSBC family of companies (our “Affiliates*”), except as prohibited by applicable law. We may also provide information to Affiliates that perform operational services related to your Policy(s). These Affiliates all provide financial services, such as banking, consumer finance, mortgage and brokerage services. Some examples include companies doing business under the names HSBC, HFC, Household or Beneficial. We may also share certain information with non-financial service providers that become affiliated with us in the future (such as travel, auto or shopping clubs), except as prohibited by applicable law. The information we share might come from your application; for instance, your name, address, telephone number, social security number, and e-mail address. Also, the information we share could include your transactions with us or our Affiliates (such as your policy information, payment history, parties to the transaction and claim history), or your internet usage. Except for Vermont residents, the information we share could also include your assets, income and credit information. For Vermont residents, applicable law requires us to obtain your permission in order to share information about you with our Affiliates. Please note that we have chosen not to share your information in this way while you are a resident of Vermont.

* “Affiliates” are companies that are related to us by common ownership or corporate control. Our Affiliates includes companies such as HFC®, Beneficial®, and HSBC companies such as HSBC Bank USA, N.A., HSBC Mortgage Corporation (USA), HSBC Credit Centers Inc., HSBC Auto Finance Inc., HSBC Bank Nevada, N.A., and Solstice Capital Group.

How We Share Information under a Joint Marketing Agreement

We may also provide information to non-affiliated financial companies (such as a mortgage banker or insurance service provider) with whom we have a joint marketing agreement. The sharing of information with these types of companies is permitted by law. The information we may share also comes from the sources described above and might include your name, address, phone number, policy information and claim history with us. For California residents, if we share information pursuant to a joint marketing agreement, we have included with this notice a separate California Privacy Statement.

How We Share Information with Other Third Parties (Non-Affiliates)

Except for California or Vermont residents, we may share information with companies outside of the HSBC family of companies (i.e. Non-Affiliates) that are able to extend special offers that we feel might be of value to you. These companies may be financial services providers (such as a reinsurer) or they may be non-financial companies (such as retailers or marketing companies). These offers are typically for products and services that you might not otherwise hear about. The information that we may provide Non-Affiliates comes from the sources described above and might include your name, address, phone number and information about your policy with us.

For California and Vermont residents, applicable law requires us to obtain your permission in order to share information about you with Non-Affiliates, and so we have chosen not to share your information in this way while you are a resident of California or Vermont.

We may also provide information to Non-Affiliates that perform operational services for your policy such as, collection, fraud control and services related to your policy. The sharing of information with these types of Non-Affiliates is permitted by law. This might include a financial company (such as an insurance service provider) or a non-financial company (such as a data processor or Internet service provider) with whom we have a service agreement. The information we may share also comes from the sources described above and might include your name, address, phone number and policy experience with us.

Finally, we provide information about you to Non-Affiliates as permitted by law. These may include credit reporting agencies or medical information bureaus and companies that provide services related to your policy.

YOUR CHOICES TO LIMIT SHARING

How to Opt-Out of Sharing with Our Affiliates in the HSBC Family of Companies (Except for residents of Vermont)

If you do not want us to share your credit information with our Affiliates (**unless law permits or requires us to do so**), please print out a copy of the reply form. When completed send it to us in the enclosed return envelope or mail it to P.O. Box 12405 Wilmington DE 19850. **If you have previously informed us of your preference, you do not need to do so again.** This request will not apply to information about your transactions or experience with us (such as policy information, claim information or payment history).

How to Opt-Out of Sharing with Other Third Parties (Non-Affiliates) (Except for residents of California and Vermont)

If you do not want us to share your non-public personal information with Non-Affiliate companies (**unless law permits or requires us to do so**), please print out a copy of the reply form. When completed send it to us in the enclosed return envelope or mail it to P.O. Box 12405 Wilmington DE 19850. **If you have previously informed us of your preference about this account, you do not need to do so again.** We will honor your “opt-out” request, which will only apply to the HSBC policy you have designated by policy number on the form.

Your Choice to Limit Marketing

- Federal law gives you the right to limit some but not all marketing from our Affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our Affiliates.
- You may limit our Affiliates in the HSBC family of companies, such as our credit card and consumer finance affiliates, from marketing their products or services to you based on your personal information that we collect and share with them. This information may include your income and policy history with us.

- Your choice to limit marketing offers from our Affiliates will apply until you tell us to change your choice. If you have previously informed us of your preference, you do not need to do so again.

To limit marketing offers print out a copy of the reply form. When completed send it to us in the enclosed return envelope or mail it to

HOUSEHOLD INSURANCE GROUP HOLDING COMPANY*
P.O. Box 12405
Wilmington DE 19850

Joint Accounts

For all opt-out types made available under this Privacy Statement, an opt-out request by any party on a joint account will apply to all parties on the joint account.

Notice for Nevada Residents:

Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal “do not call” list. To be placed on the list, call us toll free at 1-800-323-1317 or write Household Insurance Group Holding Company* P.O. Box 12405, Wilmington DE 19850 or TermLifeService@us.hsbc.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101.

** Household Insurance Group Holding Company (also under the trade name of HSBC Insurance Services or HSBC Insurance) includes Household Insurance Group, Inc., Household Life Insurance Company, HSBC Insurance Company of Delaware (formerly known as Service General Insurance Company), First Central National Life Insurance Company of New York, Household Life Insurance Company of Delaware, BFC Insurance Agency of Nevada, HSBC Insurance Agency (USA) Inc., and such other companies Household Insurance Group Holding Company may subsequently acquire.

Opt-Out Request Form

Send to:

Household Insurance Group Holding Company Opt-Out
P.O. Box 12405
Wilmington DE 19850

Please do not include any other correspondence with your request, and do not include this form with your payment.

By checking the appropriate box(es) below, completing the requested information, and returning this form, you are requesting that we do not share your information (except as permitted or required by law), or that we do not allow our Affiliates to use your information for marketing purposes. This request applies only to the policy number(s) designated below.

- ☐ **Sharing with Our Affiliates:** I do not want my credit bureau information shared with other Affiliates. This request will not apply to the sharing of information about my transactions or experience with HIG (e.g. policy information, or payment history.) (Information about Vermont residents is not shared with Affiliates.)
- ☐ **Sharing with Non-Affiliates:** I do not want my non-public personal information (e.g. name and address) shared with Non-Affiliates. I understand that this may exclude me from receiving valuable offers. This request will not apply to the sharing of information that is permitted by law. (Information about California and Vermont residents is not shared with Non-Affiliates.)
- ☐ **Limiting Marketing by Affiliates:** I do not want your Affiliates to use my personal information for marketing purposes.

My policy number is: _____

Please print clearly

Name (as it appears on your policy)

Address

City

State

Zip

(____)_____
Phone Number

Please allow sufficient time for us to process your opt-out request.

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