



NOTICE OF PRIVACY POLICY

The trust of our customers is BMI's most valuable asset. BMI safeguards that trust by keeping nonpublic personal information about customers in a secure environment and using the information in accordance with this Privacy Policy.

This Privacy Policy includes examples of the types of nonpublic personal information we collect and the kinds of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use, and sharing practices.

Our Privacy Principles

- We do not sell customer information.
- We do not provide customer information to persons or organizations outside our BMI family of companies unless they are providing a service or a product on our behalf.
- We contractually require any person or organization providing products or services to customers on our behalf to protect the confidentiality of BMI customer information.
- We afford prospective and former customer the same protections as existing customers with respect to the use of personal information.

Information We May Collect

BMI may collect nonpublic personal information about you from the following sources:

- Information we receive from you (or is provided to us on your behalf) on applications and other forms, such as your name, address, telephone number, employer, and income.
- Information about your transactions with the companies of BMI or other nonaffiliated parties, such as your name, address, telephone number, age, credit card usage, insurance coverage, transaction history, claims history, and premiums.
- Information from consumer reporting agencies, public records and data collection agencies, such as your obligations with others and your credit worthiness.
- Information you provide to us on applications or from health care providers, such as doctors and hospitals to determine your past or present health condition. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

Information We May Disclose and To Whom We May Disclose Information

The nonpublic personal information BMI may collect as described above may be disclosed in order to deliver products and services to you, provide customer service or administer your account.

BMI may disclose all of the nonpublic personal information described above, as permitted by law. For example, we may use affiliated and nonaffiliated parties to perform services for us, such as providing customer assistance, handling claims, protecting

against fraud and maintaining software for us or in order to provide us with reinsurance on our products. We also may disclose information in response to requests from law enforcement agencies or state insurance authorities.

Our Security Procedures

BMI restricts access to nonpublic personal information about you to those employees whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. We employ security techniques designed to protect our customer data. We provide training and communication programs designed to educate employees about the meaning and requirements of our strict standards for data security and confidentiality.

Changes to this Privacy Policy

We reserve the right to modify or supplement this Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice that describes our new practices.

The companies of BMI, listed below, value their relationship with you and appreciate the opportunity to bring you world-class products and services.

Best Meridian Insurance Company
BMI Services, Inc.
Best Meridian International Insurance Company SPC