



**What we do**

<b>How does The Auto Club Group protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does The Auto Club Group collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>■ Apply for insurance or purchase a membership</li> <li>■ Open an account or apply for a loan</li> <li>■ Pay your bills or file an insurance claim</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your transaction, experience or creditworthiness information to market to you</li> <li>■ sharing for non affiliates to market to you</li> </ul> State laws may give you additional rights to limit sharing. See below for more on your rights under state laws.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. The Auto Club Group family of companies includes: <ul style="list-style-type: none"> <li>■ <i>AAA Clubs and Travel Agencies: The Auto Club Group, Automobile Club of Michigan, AAA of the Caribbean, Inc.</i></li> <li>■ <i>Insurance Companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Property-Casualty Insurance Company, Auto Club Group Insurance Company, Meemic Insurance Company, Fremont Insurance Company, Auto Club South Insurance Company, Auto Club Insurance Company of Florida, AAA Life Insurance Company, The Members Insurance Company, and Universal Insurance Company.</i></li> <li>■ <i>Insurance Agencies: ACG South Insurance Agency, LLC; American Auto Club Insurance Agency, LLC</i></li> <li>■ <i>Banking, Trust and other Financial Services: Auto Club Trust, FSB</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates that we share with include companies that offer products and services to AAA Members.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include banks, insurance companies and credit card companies.</i></li> </ul>

**Other important information**

We do not share your information within or outside our family of companies if the state law that applies to you does not allow it.