# **Important Notice**

# **Privacy Policy Statement**

# Effective June 24, 2016

Thank you for choosing Castle Key. We respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Castle Key Insurance and Castle Key Indemnity Insurance Companies ("Castle Key"). We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

#### **Our Privacy Assurance**

- We do not sell your personal or medical information to anyone.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require employees to protect your personal information and keep it confidential.
- Access to your Social Security Number is **limited** to those individuals who
  need access for business purposes including compliance with the law,
  providing you with products and services, and handling your claims.
- Our privacy practices **continue** to apply to your information even if you cease to be a Castle Key customer.

#### What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, social security number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources that may include, but is not limited to, your driving record, claims history, medical information and credit information.

#### How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information with persons or organizations within and outside of Castle Key, for business purposes as permitted. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products to you
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or affiliated companies
- Companies that perform services, such as marketing, credit/debit card processing, and communication services on our behalf
- Other financial institutions with whom we have an agreement for the sale of financial products
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies
- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

We also may share all the customer information described above with nonaffiliated third parties, such as insurance companies, for their marketing purposes. However, you may request that we not disclose your customer information to these nonaffiliated third parties. If you wish to make such a request, please complete the <a href="Privacy Choice Form">Privacy Choice Form</a>. Please note that such a request will not restrict disclosures to nonaffiliated third parties as permitted by law.

#### The Internet and Your Information Security

Our web site provides information about us, our products, and the agencies and brokers that represent us. You may also perform some transactions on the web site. This Privacy Statement applies to users of our website, regardless of whether the user is a Castle Key customer.

We use cookies and other technology to help us track visits to our website Many commercial Internet sites use cookies; a cookie enables the site to label you as a particular user, but it does not identify you by name or address unless you have provided us with such information (over the Internet or otherwise) or set up preferences in your browser to do so automatically.

You may opt out of accepting cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions and you may have to repeatedly enter information to take advantage of services or promotions.

Cookies allow us to provide you with a more customized service and are used to track and measure Web site usage. This information may be used to manage and customize our Web site's content, layout, and services in order to improve our site, enhance customer service, and provide tailored messages.

We also use third-party advertising companies to present ads on sites on which we advertise. Third-party advertising technology uses information derived from your visits to this Web site and the sites on which we advertise to present ads to you and uses cookies to track activity. We also use Web beacons, provided by third-party advertising companies, on both our Web site and on other sites, to help manage and optimize our online advertising. Web beacons enable us to recognize a browser's cookie when a browser visits this site, to learn which banner ads bring users to our Web site, and enable us to deliver more relevant ads to users. To "opt-out," please click here. http://www.doubleclick.com/privacy/index.aspx

Although we believe that each of the sites to which we target our ads or from which we collect data should post a privacy statement that fully describes the advertising and data collection activities on its site, we cannot guarantee that all of those sites post such a statement.

We may also use customer information to send you promotional communications about products, features, and options that we believe may be of interest to you. If we have your e-mail address, we may do this by e-mail. If you do not wish to receive promotional e-mails from us, please contact us at the following address:

Castle Key Insurance Company Customer Privacy Inquiries P.O. Box 660598 Dallas, TX 75266-0598

#### How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible. Please send requests to:

Castle Key Insurance Company Customer Privacy Inquiries P.O. Box 660598 Dallas, TX 75266-0598

#### Who Should Use Our Web Site?

Our Web site is for insurance and financial products and services and is not intended for children; we do not market any products or services to children under the age of thirteen or knowingly collect any information from children under the age of thirteen. If we become aware that information is or has been submitted by or collected from a child under the age of thirteen, we will delete this information.

# What Security Procedures Do We Use to Guard Against the Loss, Misuse, Alteration, or Theft of Information While That Information Is Being Submitted to Us Over the Internet?

To help ensure the security of your personal and financial information that you submit to this site (other than via an e-mail message), we use security software to encrypt the information before and during its transmission through the Internet. We only allow information to be submitted for transmission if your browser is compatible with our security software. If your browser is not compatible, you will receive a message indicating your transaction can be completed but at a lower level of security.

E-mail messages are not secure. Our security software does not encrypt e-mail messages. E-mail messages traveling through the Internet are subject to viewing, alteration, and copying by potentially anyone on the Internet.

You should exercise discretion with respect to the submission of any personal or financial information via e-mail. If you are concerned about the security of your communication, we encourage you to send your correspondence through the postal service or use the telephone to speak directly to us. We are not responsible for the security or confidentiality of communications you send to us through the Internet using e-mail messages.

# What Can You Do as a Customer to Help Maintain the Security of Information When Accessing Castle Key Over the Internet?

Some steps you can take to maintain the security of your information include:

- Utilize the latest, updated version of your Web browser.
- Keep your User ID and PIN or password confidential. Utilize a PIN or password unique to you and, if possible, change it frequently.
- Make sure others are not watching you enter your User ID, PIN or password on your keyboard when using the Customer Care Center or when using other protected areas of this site.
- Do not leave your computer unattended while logged onto our Customer Care
  Center or other protected areas of this site. After you've finished accessing
  your information, exit the Customer Care Center or other protected area
  within this site, and close your browser window.

#### Whose Privacy Statement Applies to Links and Co-Branded Sites?

This site provides links to other sites as a convenience to persons who visit the Allstate web site. If you choose to use the services provided by those sites, you may be asked by those sites to provide certain personally identifiable information (some of which may be shared with Castle Key). Please be aware that we are not responsible for the privacy practices of those sites. We encourage you to be aware when you leave our site and to read the privacy policies of every Web site that you visit, as the privacy policies of those sites may differ from ours. Our Privacy Statement applies solely to this Web site.

#### **Your Preference for Sharing Personal Information**

We would like to share your personal information with one or more Castle Key affiliates in order to make you aware of different products, services and offers they can provide.

You can request that Castle Key and its affiliate companies not share your personal information with our affiliates for marketing products and services by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request. If you previously contacted us and asked us not to allow other Castle Key affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We hope you have found this Important Notice helpful. If you are not comfortable with any of the terms or policies described in this Privacy Statement, we ask that you discontinue use of our site. Please be aware that we may periodically update or revise this Privacy Statement. If we make a material change to our online Privacy Statement, we will post a notice on our homepage notifying users that the policy has been revised. If you have questions or would like more information, please don't hesitate to contact your agent or call the Customer Information Center at 1-800-255-7828\*.

We reserve the right to change our Privacy practices, procedures, and terms.

#### **About TRUSTe**

Castle Key is a licensee of the TRUSTe Privacy Program. TRUSTe is an independent organization whose mission is to enable individuals and organizations to establish business relationships based on respect for personal identity and information by promoting the use of fair information practices. This privacy statement covers the site <a href="www.allstate.com">www.allstate.com</a>. Because this Web site wants to demonstrate its commitment to our users' privacy, it has agreed to disclose its information practices and have its privacy practices reviewed for compliance by TRUSTe.

If users have questions or concerns regarding this statement, they should first

contact Castle Key at the address listed above. If they do not receive acknowledgment of their inquiry or their inquiry is not satisfactorily addressed, they should then contact TRUSTe through the TRUSTe Watchdog Dispute Resolution Process. TRUSTe will serve as a liaison with the Web site to resolve users concerns. All the rights in the TRUSTe mark(s) belong to TRUSTe.

Castle Key Insurance Company Castle Key Indemnity Insurance Company

List of affiliates amongst which information may be shared: Allstate Bank, Allstate County Mutual Insurance Company, Allstate Financial Services, LLC (LSA Securities in LA and PA), Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Investment Management Company, Allstate Life Insurance Company, Allstate Life Insurance Company of New York, Allstate Motor Club, Inc., Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Texas Lloyd's, Allstate Texas Lloyd's, Inc., Deerbrook General Agency, Inc., Deerbrook Insurance Company, Forestview Mortgage Insurance Company, Lincoln Benefit Life Company, Northbrook Indemnity Company, Roadway Protection Auto Club, Inc., and American Heritage Life Insurance Company.

<sup>\*</sup>Please note that, while the assets and liabilities of the Castle Key companies are separate and distinct from other companies within the Allstate group, Allstate Insurance Company provides some customer services for the Castle Key companies.

#### PRIVACY CHOICE FORM FOR NON-AFFILIATED THIRD PARTIES

If you want to limit disclosures of personal information about you as described in this Privacy Statement for non-affiliated third parties, just check the box below and complete this form. Please note, once you have given us your privacy choice there is no need to do so again, unless you wish to change your instructions.

I direct Castle Key not to share my customer information with nonaffiliated third parties, such as insurance companies. I understand that this will not restrict disclosures to nonaffiliated third parties as permitted by law, such as disclosures to companies that perform marketing services on Allstate Floridian's behalf, other financial institutions with whom Castle Key has joint marketing arrangements, other nonaffiliated third party service providers, and consumer reporting agencies.

Name:

Address:

City: \_\_\_\_\_ State: \_\_\_ Zip:\_\_

Phone Number: ( \_\_ ) \_\_\_\_

If you have checked the box above, mail this form in a stamped envelope to:

Castle Key Insurance Company Castle Key Indemnity Company
P.O. Box 660598

Dallas, TX 75266-0598

If you elect to limit disclosure of the customer information we have about you, please allow approximately 30 days from our receipt of the Privacy Choice Form for your election to become effective.