

FACTS**Privacy Policy Statement****WHAT DOES ION INSURANCE DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account number ■ Credit-based insurance scores and insurance claim history ■ Transaction or loss history and risk tolerance <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Ion Insurance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ion Insurance share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 203.729.5261 or toll free 1.800.801.8013 or ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 203.729.5261 or toll free 1.800.801.8013
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Mail-in Form

Mark below if you want to limit:	
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
Name	
Address	
City, State, Zip	
Last 4 digits of Tax ID Number	
Mail to:	
Ion Insurance	
P.O. Box 619	
Naugatuck, CT	
06770	

Who we are	
Who is providing this notice?	Ion Insurance, Ion Bank, Ion Financial, MHC, Nutmeg Financial Holdings, LLC and Ion Bank Mortgage Corp. ("Affiliates")
What we do	
How does Ion Insurance protect my personal information?	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.
How does Ion Insurance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for insurance or pay insurance premiums ■ File an insurance claim or show your driver's license ■ Give us your contact information <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates may include financial companies such as: Other Insurance Companies, Brokerage Companies, Banks, Mortgage Companies or Financial Service Providers.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Ion Insurance and its affiliates do not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include: Insurance Companies, Brokerage Companies and Insurance Agencies. Companies that provide marketing services for us, such as bulk mailing companies, direct marketing companies, market research firms and marketing consultants.</i>