

FACTS

WHAT DOES RAND 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Rand Insurance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rand 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-203-637-1006 or go to www.randinsurance.com

Who we are

Who is providing this notice?	Rand Insurance
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What we do

How does Rand Insurance protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law and state law where applicable. These measures include computer safeguards and secured files and buildings.
How does Rand 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 provide employment verifications ■ pay insurance premiums or give us contact information ■ show your government issued ID
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>

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>Rand Insurance does not share with affiliates</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>Rand Insurance does not share with non-affiliates</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>Rand Insurance does not jointly market.</i>

Other important information

Connecticut, Maine, Massachusetts, New Hampshire, and Rhode Island Customers:

We may obtain personal information about you from credit reporting agencies, government agencies and health care professionals, or from other sources.

If you authorize us to do so, we may obtain personal information about you from investigative consumer reports prepared by third parties, including insurance support organizations, at our request. If we request such information, you have the right to request to be interviewed in connection with the preparation of such a report; and are entitled to ask for and receive a copy of the report. Information obtained from the report prepared by the third party may be retained by that third party and disclosed to other persons.

You have the right to request access to your information. Your right includes the right to know the source of the information and the identity or types of persons, entities or institutions to whom we have disclosed such information within 2 years prior to your request. If there is not a record indicating that the information was provided to another party, we will tell you to whom we normally disclose such information. Your right includes the right to view the information and copy it in person, or request that a copy be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). However, we will not provide you with medical record information supplied by a medical care institution or medical professional directly without first obtaining the permission of the medical professional. Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

Submit a request in writing to Privacy Office, Cross Financial Corp., P.O. Box 1388, Bangor, Maine 04402. The request should include your name, address, social security number, telephone number and a description of the information. To access your information, your request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange your receipt of the information. If your request is to change or delete your information, we will notify you within 30 business days that we have made the correction, amendment, or deletion, or we will reinvestigate the disputed information. Upon completion of our investigation, we will either correct, amend, or delete such information or notify you of our refusal to do so and the reasons for the refusal, which you will have an opportunity to challenge.

You have the right to learn the reason of an adverse underwriting decision. If we do not provide you with the reason, you have the right to submit a request in writing for the specific reason. If we receive your written request within 90 business days of notifying you of the adverse decision, we will, within 21 business days of receiving your written request, inform you in writing of the specific reason for the adverse decision, the information on which we relied in so reasoning, and the name and address of the source(s) that supplied the information, except as limited by applicable law.

You have the right, with very limited exceptions, not to be subjected to pretext interviews.

Cross Insurance-Augusta, Cross Insurance-Bangor, Cross Insurance-Bath, Cross Insurance-Belfast, Cross Insurance-Portsmouth, Cross Insurance-Laconia, Cross Insurance-Lewiston, Cross Insurance-Manchester, Cross Insurance-Portland, Cross Insurance-Union, Cross Insurance-Windham, Insurance Shoppers, Cross Insurance-Rhode Island, The Driscoll Agency, Cross Insurance-Wakefield, Cross Insurance - MDI, Sennott Insurance Agency, Corcoran & Havlin Insurance Group, Schonning Insurance Agency, Knapp Schenck & Company Insurance Agency, Cross Insurance-Pittsfield, Brown Thayer Shedd Insurance Agency, McCrillis & Eldredge Insurance, Appleby & Wyman Insurance Agency, Inc., Cross Insurance TPA, Inc., Skillings Shaw & Associates, Cross Surety, Inc., President Insurance Agency, Cross Benefit Solutions, Provider Insurance and Rand Insurance.

"Rand Insurance, Inc. is legally organized as a Maine business corporation and is separately and locally managed and operated as a wholly owned subsidiary of Cross Financial Corp., Bangor, ME."