



Mutual Policy Provisions

By accepting this policy and paying the premium, the Named Insured becomes a Member of the Company. Members are entitled to vote at all meetings of the Company. The Named Insured shall cease to be a Member of the Company at the time the policy is cancelled or otherwise terminated.

Notice of Annual Policyholders Meeting

The annual meeting is held at 10:00 AM on the second Saturday in March each year. The meeting is held at the principal offices of the Company, or such other locations as are designated in accordance with the Company Bylaws. The annual meetings are held for the purpose of electing directors and transacting such other business as may properly come before a meeting of the Members.

Policy Not Assessable

This is a non-assessable policy.

FMT-237 (1-99)

Privacy Policy

Your privacy is important to us and we are committed to protecting it. We respect your right to keep personal information private, and to avoid unwarranted solicitations. We have developed the following privacy policy to let you know how we handle your personal information in compliance with state and federal laws.

- A. We collect non-public personal information about you from the following sources:
 - 1. Information we receive from you on applications and other forms.
 - 2. Information about your transactions with us, our affiliates, or others.
 - 3. Information we receive from consumer and credit reporting agencies.
- B. We do not disclose any non-public personal information to anyone except as permitted by law.
- C. We do not sell your personal information to third parties.
- D. We may disclose the following kinds of non-public personal information about you:
 - 1. Information we receive from you on applications or other forms. This includes such things as your name, address, telephone number, social security number, date of birth, place of employment and driver's license number.
 - 2. Information about your transactions with us and our affiliates, such as policy and account numbers, policy coverage, premium and payment history.
 - 3. Information we receive from consumer reporting agencies such as your credit worthiness and credit history.
- E. We restrict access to non-public personal information about you as described above to those employees, independent contracting agents, and other affiliated entities or individuals who need to know that information in order to provide products or services for you. Their right to further disclose or use that information is limited by our employee conduct rules, applicable law, and non-disclosure agreements where appropriate. We maintain safeguards that comply with federal and state law to protect your non-public personal information.

If you have any questions about our privacy policy or about the use of your personal information, please contact us.

FMT-244 (7-01)

Installment Premium Payments

The premium for this policy is payable in annual installments as shown in the Declarations. You agree to pay each subsequent annual installment based on the premiums which are then in effect for us and which apply to this insurance.

FL-11 (Ed. 11-79)
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