

## Driving history

Progressive uses driving and claims history to determine your premium. Driving and claims history may include events such as motor vehicle violations, at-fault accidents, not-at-fault accidents and comprehensive claims. If there are events listed with the same date, only one was used for rating.

We obtain driving and claims history from one or more of the following sources:

- Your application (APP)
- Progressive claims history (PROG)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

We considered the following events:

Driver:	Charles B Herd	
Description:		comprehensive coverage claim greater than \$1,000 tornado, wind, hail, explosion, earthquake, or water
Date:		Mar 25, 2023
Source/Consumer reporting agency:		PROG

Driver:	Charles T Herd	
Description:		speeding
Date:		Nov 14, 2023
Source/Consumer reporting agency:		MVR/LexisNexis

Driver:	Charles T Herd	
Description:		at fault accident
Date:		Jan 11, 2023
Source/Consumer reporting agency:		APP, MVR/LexisNexis

Where applicable, driving history and claim information provided by the following consumer reporting agencies:

LexisNexis Risk Solutions  
P.O. Box 105108  
Atlanta, GA 30348-5108  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

## What should I do if I have a question?

If you have a question about the information in your driving or claims history, please contact the consumer reporting agency who provided the information as shown above. You may obtain a free copy of your motor vehicle report, which contains driving history information, for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with the agency who provided the information. If your question concerns our use of information in your driving history or if you need assistance with obtaining the report, please call us.

Form 6481 (10/21)

## Important information regarding your duty to report changes

You are required to notify us of certain changes in your policy information promptly or within 30 days of the change occurring. Please see the Changes provision under the General Provisions section for details.

Your failure to notify us of a change may result in the denial of a claim.

If you have any questions, please call your agent.

Form A128 (06/13)

## Important information about your policy

Your renewal is a great time to make sure your policy is accurate and that you have the coverage you need. So, don't forget to add anybody who lives with you and is of driving age to your policy. Also, make sure your policy includes anybody who drives your vehicles on a regular basis. Keep in mind that it's best to add drivers and residents in a timely manner. That way, we can make sure they're covered.

For example: If somebody has been a part of your household for the last 186 days but isn't on your policy, they could be excluded from Collision coverage. Please refer to your policy contract for the coverage and policy terms.

Don't worry - it's easy to update your policy. All you need to do is give us a call at 1-800-876-5581. We're always here to help!

Form 5276 (04/19)

## Agent compensation disclosure

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Progressive Casualty Insurance Co and other insurance companies to solicit business on their behalf. Progressive Casualty Insurance Co believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Progressive Casualty Insurance Co will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Your agent may also be eligible for additional compensation, based upon the volume and profitability of certain business he or she places with us.

Form Z181 (04/05)

## Provider Network Program

If you're hurt in an accident that's covered by your Progressive policy, you may have access to a network of medical providers in your area who can treat you. These providers may offer reduced rates through the network that could allow you to get more treatment if necessary.

Visit [progressive.com/providernetworks](http://progressive.com/providernetworks) anytime to find out what provider networks are available in your area. The claim representative handling your medical claim will also be able to provide this information if you're in an accident.

**You are under no obligation to use any network referenced above. You're free to see a medical service provider of your choice.** Using a provider within the network doesn't necessarily mean that we'll cover the cost of their services. If you're in an accident, always check with the claim representative handling your medical claim to confirm what's covered.

Form Z271 (01/12)

## Important notice

Unlike most other insurers, Progressive may lower your rate in the middle of a policy term in certain circumstances.

When we determine your rate, we consider the driving history for all drivers on the policy. The accidents and violations that we have considered are set forth in the Driving History section of your Declarations Page.

Now, if one of the rated drivers has an accident or violation that is more than 35 months old, and none of the drivers have had new accidents or violations, then we may be able to lower your rate. You don't have to wait until your next policy period begins to enjoy the savings! If you believe you qualify, call us at 1-800-876-5581 and ask for a mid-term driving history review.

If you don't call, we will re-evaluate the driving history of the drivers on your policy at next renewal.

Form Z570 (09/07)

## **Important information about your policy premium**

### **Our use of credit history in determining your rate**

Your insurance premium or rate is based on many factors including the type of vehicle you drive, the amount and types of coverages you purchase, and the driving and claims history of those on your policy. We also use your credit history to calculate an insurance credit score, which is another factor we use to determine your rate.

Because your credit history can change over time, you have the option to request that we review your credit history and update your rate at your next renewal, but you can only make this request once in a 12-month period.

It's important to know that our review of your credit history cannot negatively affect your rate. There are many other factors, such as changes in your driving history or changes in the premium we charge, that may also affect your renewal rate.

To request a review of your credit history, please call Customer Service. We can also provide additional information about how we use credit history and insurance credit scores.

### **Risk tier reviews**

To help determine an accurate rate for your policy, we review certain information at policy inception to place you in a "risk tier." A risk tier represents a category of customers who share similar risk characteristics. Once we've determined your tier, we look at additional information to refine and finalize your rate.

At renewal, we review your payment, claim, driving and policy change history to determine if we will adjust your risk tier.

Because we review different information at renewal than at policy inception, and because we may not perform the review at each renewal, you may be in a different tier at renewal than you would be in if you came to us as a new customer. That means your rate as a new customer could be different. You always have the right to cancel your policy and apply for a new one. Please note that our practices may change over time.

### **Rate Stability Program**

Customers tell us they like more stable insurance rates over time, so we've made some changes that will help us give you what you want.

Your insurance rate is affected both by what *you* do and by how *we* calculate rates. Now, with this program, when we need to revise the way we calculate rates, we will usually not apply all of the changes to your policy when it renews. Instead, we will apply them more gradually over time. Your rate will usually not change dramatically due to changes we make, such as when we adjust rates based on where customers live, types of accidents or violations, vehicle types, particular limits and deductibles, age groups, or marital status.

On the other hand, your rate will change when things about you, other drivers on your policy, or the vehicles on your policy change. For example, your rate generally will change when you move to a new location, have an accident, receive a violation, change a vehicle or driver, change your limits or deductibles, or change your marital status.

Because of this program, your renewal rate may be higher or lower than the rate you would pay if this program were not in effect. (Note that you always have the option of canceling your current policy and purchasing a new policy, if you prefer.) This approach will help us deliver more stable rates over time to you, and it will help you to better understand when your rate may change in the future.

Form Z719 TN (04/16)

## **Progressive Vehicle Protection Coverage**

The following coverage is now available to purchase.

### **Progressive Vehicle Protection Coverage**

Progressive Vehicle Protection protects you from unexpected and costly repairs that can happen right after your car warranty runs out.

Covers major systems repairs for your car's engine, transmission, and electronics that are not covered by your standard car insurance policy. You'll also get immediate benefits with minor dent and ding repair and key/key fob replacement, which replaces these items if they are lost, stolen, or just stop working.

Unlike costly extended car warranties that require you to lock into a large lumpsum upfront, you now have a more affordable option with flexible bill plans, so you can pay as you go.

If you would like to learn more about this coverage, or to see if your vehicle is eligible, please call your agent or broker.

Form Z720 (02/23)

## **Important information about your policy**

Your rate is determined by a lot of different pieces of information, some of which can change over time. To confirm that your policy and rate are accurate, it's best to make sure we have the most up-to-date information. Check out the list below. If any of this information has changed since you last reviewed your policy, or we did not ask in the past, call your agent. Some of these may not be applicable to your current situation, but keep in mind that any updates to your policy details may cause your premium to go up or down.

- The number of miles you drive each year
- You and/or your spouse's occupation
- You and/or your spouse's level of education
- Any driver information (like if you have a new driver in your household, if somebody uses your car, or if someone in the household reaches driving age even if they don't yet have a license)
- The license type of anybody listed on your policy
- Any vehicle information (like if you purchased a new or used vehicle)
- Where you live or where you keep your vehicle when you're not using it
- How your vehicle is used (like if you now use your vehicle for business or ridesharing)
- Your marital status
- Your child's grades (good grades may mean a new discount)
- Where your child lives (like if they move away from home to attend school)
- Whether you and/or your spouse now own a home

Heads up: These aren't the only things that could make your policy outdated. So, make sure you keep us posted whenever any of the details on your policy change.

Form A283 (04/21)

## Privacy Policy/Opt-Out

### About this notice

We are committed to protecting your privacy and earning your trust. This Privacy Policy ("**notice**") describes the information we collect about you and how we use and protect it. It applies to our current and former customers and others who live in your state. It replaces earlier versions that we may have given to you.

### Summary

This section summarizes our privacy practices. For more detail, please read the entire notice.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to provide insurance to you and otherwise conduct our business.
- We will share your information with your selected agent or broker and companies that provide certain products or services you request through us.
- We will not share your Nonpublic Personal Information with other companies for their independent marketing purposes without your consent.
- You can limit our use of some of this information for marketing purposes.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

### What information do you collect about me?

We collect information about you to create or obtain a quote for and to service your insurance policy and to process any insurance claims you make to us. This is called "**Nonpublic Personal Information**" or "**NPI**" if it identifies you and is not available to the public. We may collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, and type of vehicle. It also includes information about other drivers.
- **Consumer reports:** We obtain these from consumer reporting agencies. Reports include your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Health information:** If you seek life insurance from us or have an accident involving injuries, we obtain this from you, police reports, people involved in the accident, and health care providers. It includes facts about injuries and treatment, your physical or mental condition, medical history or medical claims history.
- **Transaction information:** This is information about your transactions with or through us. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information we need for billing and payment.

We also may collect "**Site Information**" about you. This relates to Internet activity. It may include how you linked to our website or mobile application. (We refer to websites and applications together in this notice as "**Sites**".) It also may include your IP address and information about your device, time of visit, and what areas you visit on our Site. When you visit our Sites, we use cookies, web beacons, and other technology to collect information about you and your activities on our Sites. We do this to provide services to you, enhance your online experience, and advertise our products and services. Some of our Sites contain more information about our internet privacy practices. Please read it when using the Sites.

**Who might get information about me from you?**

We will share nonpublic, personally identifiable information about you only if not prohibited by law. We will disclose NPI regulated under the Gramm-Leach-Bliley Act or your state's financial privacy law or regulation for insurance only as permitted by that law or regulation. We will do the same for commercial insurance products not subject to such law or regulation.

Examples of disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research, market our products or services, or comply with law. Recipients include, for example, other companies within our family of companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. They may disclose the information to others as permitted by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

We may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

Some products or services obtained through us will be provided by other companies. We may share your information with these companies. They will use the information per their privacy policies. These companies may share with us information about you and your transactions with them.

**Can I limit use of my information for marketing?**

We may share your NPI among our family of companies so they may offer products and services to you. You may limit the recipients' use of some of this NPI for their marketing purposes by calling us at 1-844-582-5040. Your choice will apply to all people listed on your policy. Your request to limit marketing use of NPI will apply indefinitely. If you previously informed us that you were exercising this right to limit marketing use of NPI, you do not need to act again to exercise that right.

We will not share your NPI with other companies for their independent marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

**How do you protect my information?**

We restrict access to your information to our employees and others whom we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also use physical, electronic and procedural safeguards to protect your information.

**How can I review and correct information you have about me?**

To review information we have about you, send a written request to Customer Service, P.O. Box 6807, Cleveland, OH 44101. You must describe the kind of information you want to review and state that your request is in response to this notice. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Reports about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report information. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone you name who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object. That statement should include the information you think is correct. We will include your statement in your file. We will send it to the same persons to whom we would send a copy of any correction or change.

**Our family of companies**

This notice is from our family of companies. As of the date of this notice, this includes: Artisan and Truckers Casualty Company, Blue Hill Specialty Insurance Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progn Agency, Inc., Progressive Adjusting Company, Inc., Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Auto Pro Insurance Agency, Inc., Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Advantage Agency, Inc., Progressive Commercial Casualty Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Life Insurance Company, Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Next Inc., Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, United Financial Casualty Company, and 358 Ventures, Inc. See [hellostretch.com](https://hellostretch.com) for the privacy policy applicable to the product that Progressive Next Inc. offers at that site. See [callcastle.com](https://callcastle.com) for the privacy policy applicable to the product that 358 Ventures, Inc. offers at that site. Progressive Next and 358 Ventures may create new websites with their own privacy policies from time-to-time. See [progressive.com/copyright/#underwriting](https://progressive.com/copyright/#underwriting) for any updates to the preceding list of companies or to the list of Progressive Next and 358 Ventures websites. Our family of companies also includes:

- American Strategic Insurance Corp., ASI Assurance Corp., ASI Preferred Insurance Corp., ASI Select Insurance Corp., Progressive Property Insurance Company, ASI Select Auto Insurance Corp., ASI Lloyds, Inc., ASI Lloyds, ASI Services, Inc., ASI Home Insurance Corp., Sunshine Security Insurance Agency, Inc., ASI Underwriters, Corp., and ASI Underwriters of Texas Inc. These companies follow the privacy policy on [americanstrategic.com](https://americanstrategic.com).
- Protective Insurance Corporation, Protective Insurance Company, Sagamore Insurance Company, Protective Specialty Insurance Company, B&L Brokerage Services, B&L Insurance, Ltd. (Bermuda), B&L Management, Inc., and Transport Specialty Insurance Agency, Inc. They follow the privacy policy on [protectiveinsurance.com](https://protectiveinsurance.com).
- Drive Insurance Company. It follows the privacy policy on [driveinsurance.com](https://driveinsurance.com).