

## PRIVACY STATEMENT

We respect your privacy and comply with laws and regulations designed to secure the privacy. Your relationship with us is important, and we want you to understand our policies and practices about handling information.

### **Information about you may routinely be collected and retained.**

When you apply for insurance you disclose a certain amount of information about yourself to us. The collection use and disclosure of such information is regulated by law. It is our policy to:

- Collect only information necessary or relevant to our business.
- Make a reasonable effort to ensure that information we act upon is accurate, relevant, timely and complete.
- Make your personal information available externally to regulatory or other government authorities or as permitted by law.

### **What type of information do we collect about you?**

We collect personal information about you from a variety of sources:

- We receive information from you on an application for insurance. We also receive information from you on renewal applications, proof of loss forms and other related insurance forms that you or your agent fill out for us.
- Information about your transactions with us and others; and
- Depending on the products you are purchasing from us, information from consumer reporting agencies, agricultural exchanges and others.

A special note about medical information: We realize that this is a very important issue to many people. The directors, management and staff respect your privacy, but we sometimes must collect this information to provide a product or to pay a claim. We do not use or share this information for any purpose except for:

1. the underwriting of your account,
2. the administration of your policy or claim,
3. as required by law; or
4. as authorized by you.

### **What type of information do we disclose and to whom?**

We will not disclose information about you to others without your written consent unless the disclosure is necessary to conduct our business or as required by law or for legal, regulatory or other purposes. By law, we are also permitted to share information about you without your prior permission under certain circumstances to certain persons or organizations that are acting on our behalf.

The information we disclose may be:

- Information we receive from you on applications or other forms, such as your name, address, beneficiaries, social security number, family members, assets, income, property locations and values of both real, personal property, farm property and business property.
- Information about your transactions with us, policy coverage, payment history, the premium you pay, claims information and the method of your purchase.
- If required for the insurance you purchase from us, information we receive from consumer reporting services and other sources, such as credit history, employment history, loss history reports and underwriting history.

### **Confidentiality and security**

Access to nonpublic personal information about you is limited to employee and directors who need access to and are trained in the proper handling of personal information. We also maintain physical, electronic and procedural safeguards to ensure your personal information is treated responsibly and in accordance with our privacy policy.

### **Have questions?**

We value you as a policyholder of the Farmers Protective Mutual Insurance Company and we want you to understand how we use the information we collect. We will be happy to explain our policy to you. Please contact us.

Thank you for using Farmers Protective Mutual Insurance Company for your insurance needs. We appreciate your business.