

## PRIVACY POLICY

Federal and State law require insurance companies, such as Farmers Mutual Insurance of Washington County (known as the Company) to protect the privacy and the security and confidentiality of nonpublic personal information of its customers and consumers. The officers, directors and staff of the Company share this same concern for the protection of such information. We pledge to protect your privacy rights to a higher level than required by law. This will be accomplished by doing the following:

- Use only legitimate means to collect information from you or others as necessary
- Collect only that information that is necessary to provide you with the service you request. Make a reasonable effort to make sure that the information we collect is correct.
- Make personal information available externally only as required for business or permitted by law.

This notice is to provide you with a summary of the information that we collect, and how we use this information with others in the course of providing service to you and your rights according to the law. Types of information that we may need to collect from you or from outside sources are as follows, but not limited to:

- Name, mailing address and phone numbers
- Location address of property insured
- Description of all real and personal property insured
- The amount of insurance provided for property insured
- Lienholder or mortgagee information, including account information to verify mortgagee interests are protected
- Information required to collect premium due
- Information required to process claims presented by you
- Credit information, as permitted by the Federal Fair Credit Reporting Act

The information we collect is maintained in our policy files and agents' files. It is used to evaluate your request for insurance coverage, to issue policies, to settle claims and to provide for reinsurance in order to meet your insurance needs. This information is shared with others only to the extent as to provide service you requested. As permitted by law, we share information about you without your permission in the transaction of business with the following:

- Our agents or their employees who service your insurance needs
- Our reinsurance companies
- Independent claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you
- Other insurance companies or agents in connection with any application, policy or claim involving you. Insurance regulatory agencies in connection with the regulation of our business
- Law enforcement or other governmental authorities to protect our legal interest or in cases of suspected fraud or illegal activities. Authorized persons, as ordered by a subpoena, warrant or other court order or as required by law
- Policyholders for the purpose of providing information regarding the status of an insurance transaction
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy

To protect the privacy of your information, we will ask any of the above, whom we share information with; to adhere to our privacy policy or that is required by law.

Farmers Mutual Insurance of Wahington County maintains appropriate security standards and procedures to prevent unauthorized access to your information in whatever medium it is stored. We limit employee access to personally identifiable information to those with a business reason for knowing such information.

The Company also believes in educating our employees so that they will understand the importance of confidentiality of personal information, and in taking appropriate measures to enforce employee privacy responsibilities.

Please contact us with any questions you may have.