

Farmers Mutual Hail Insurance Company of Iowa

PRIVACY NOTICE

Your Privacy Is Our Concern!

At Farmers Mutual Hail Insurance Company of Iowa, we value the trust you have placed in us. We welcome this opportunity to describe our privacy practices and the steps we take to responsibly protect your customer information. In this brochure we provide details about these practices and procedures, as well as information about how you can access and review your specific customer information that is in our possession. You will receive up-dates in the future, so that you are continually informed about how we are working to respect and protect your right to privacy.

You do not need to do anything in response to this notice.

This notice is merely to inform you about how we safeguard your information.

Collection Of Information!

When you apply for insurance, you disclose a certain amount of information about yourself to us. We collect and use this as well as additional information, but only for business purposes. These purposes include our evaluation of your request for insurance coverage, the issuance of insurance policies, the administration of claims and the processing of any other transactions requested by you. The collection, use and disclosure of such information is regulated by law. Farmers Mutual Hail Insurance Company of Iowa recognizes the confidentiality expectations of our applicants and policyholders, as well as the requirements imposed by regulation. It is, therefore, the policy of Farmers Mutual Hail Insurance Company of Iowa to strive to:

- > Collect only information necessary or relevant to our business, in order to effect, administer or enforce a transaction that you request or authorize,
- > Make a reasonable effort to ensure that information we act upon is accurate, relevant, timely and complete,
- > Use only legitimate means to collect information,
- > Make personal information available externally only to respond to legitimate business needs, to regulatory or government authorities or as otherwise permitted by law, and
- > Limit employees' access to those who are needed and are trained to properly handle your personal information.

Types Of Information Collected From You!

We get much of our information directly from you. The application you complete includes names, addresses, social security numbers, property descriptions and values. We may secure additional information from you or your agent through phone and written communications or supplemental questionnaires. As our business relationship with you ages, we collect policy number, premium, account balance and payment history, claims and other transaction details.

Types Of Information Collected From Third Parties!

Information collected from outside sources will vary depending on the nature of your insurance transaction. We may need additional information about you or other individuals proposed for coverage from third parties such as:

- > Motor Vehicle Records,
- > Comprehensive Loss Underwriting Exchange Reports,
- > Consumer Credit and/or Score Reports,
- > State or Local Accident or Police/Sheriff Reports,
- > Jewelry or Other Independent Appraisals,
- > Employers or Business Associates,
- > Inspectors or Auditors,
- > Medical Service Providers,
- > Court Records or Other Public Records, and
- > Other Insurance Companies.

We may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured may be taken.

We may request your written authorization to access medical information in order to settle a claim involving an injury to you.

We do not share medical information for any purpose except:

- > in underwriting your coverage,
- > in administering your policy or claim,
- > as required or permitted by law, or
- > as otherwise authorized by you.

We follow standards set forth by the Fair Credit Reporting Act for the collection, communication and use of information bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. When we are required by law to notify you prior to ordering a consumer report covering this type of information, your application includes a notice that we reserve that right.

Upon written request, we will provide you with the information necessary to secure a copy of this report. The consumer reporting agency may keep the information collected about you, as permitted by law.

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtain, we will automatically:

- > Inform you as required by state law and the federal Fair Credit Reporting Act, and
- > Provide you with the name and address of the consumer reporting agency making the report.

Why Do We Collect This Information?

The primary reason that we collect and maintain customer information is to serve you and administer your customer relationship with us. The majority of our customers are safe drivers, diligent property owners and careful about managing their finances. We must, however, evaluate each application or request to determine the proper rate to cover the anticipated exposure to future loss. In order to keep rates reasonably low for those that are safe, diligent and careful, we must be able to identify those applicants that haven't earned the right to access these lower rates, based on their past habits.

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To Whom Do We Disclose Information About You?

We will disclose the above information about you to others without your written consent only when it is necessary to conduct our business as permitted by law or when law requires disclosure. We are permitted by law to share information about you without your prior permission, under certain circumstances where disclosure is reasonably necessary. This would involve certain persons and organizations such as:

- > Our affiliated insurance companies,
- > Your agent or broker,
- > Parties who contractually perform a business, professional or insurance service or function for or on behalf of our company,

Examples include:

- > Independent claims adjusters, appraisers, investigators and attorneys for your claims investigation, defense or settlement,
- > Businesses that help us with data processing, marketing or rate quoting,
- > Businesses that conduct scientific research, including actuarial audits or studies, or rate advisory services.
- > Other insurance companies, agents or consumer reporting agencies in connection with any application, policy or claim involving you,
- > Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims,
- > Medical care institutions or medical professionals to verify coverage or conduct an operations or services audit,
- > Insurance regulatory agencies in connection with the regulation of our business,
- > Law enforcement or other government 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,
- > Certificate-holders or policyholders for the purpose of providing information regarding the status of an insurance transaction,
- > Lien holders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy, or
- > Other affiliated or non-affiliated third parties, as applicable, as permitted by law.

When we disclose information about you as described above, we expect the persons or organizations receiving the information to adhere to the same privacy principles, or as otherwise directed by law.

We do not sell, rent, or lease your personal information. We do not disclose your personal information for purposes that are unrelated to our own products, services or needs to administer your account.

How Do We Protect The Confidentiality And Security Of Your Information?

We maintain physical, electronic and procedural security standards to prevent unauthorized access to your information. Safeguards are in place to meet applicable data security regulations. In addition, we restrict internal access to your personal information to only those employees within our organization who need such access for legitimate business reasons. Farmers Mutual Hail Insurance Company of Iowa believes in educating our employees so that they will understand the importance of maintaining the confidentiality of personal information, as well as taking appropriate measures to enforce employee compliance with privacy responsibilities.

How Can You Find Out About Information We Have About You?

We value you as a customer and want you to understand how we use the information we collect. Please contact us if you have any questions about our privacy policy. We can provide you access to your personal information that is in our possession. To assist us in complying with your request, you must provide the following:

- 1) All policy numbers for which you want information,
- 2) Your signed request, properly notarized, to ensure the identity of the requester,
- 3) Your name and current address, and
- 4) Agency name and phone number (if known).

We reserve the right to implement a reasonable fee to offset the costs associated with providing you this access. Certain types of information generally collected when evaluating claims or possible lawsuits need not be disclosed to you.

Please submit the above request to the following address:

Privacy Department
Farmers Mutual Hail Insurance Company of Iowa
6785 Westown Parkway
West Des Moines, IA 50266

Within thirty business days of receipt of your request, we will:

1. Inform you in writing of the nature and substance of locatable and retrievable recorded personal information about you in our files,
2. Identify the persons or organizations, to which we have disclosed this personal information about you in our file,
3. Provide you with the name and address of any consumer reporting agency which prepared a report about you, so that you can contact them for a copy.

You may review this information in person or request a copy. After you have reviewed the personal information about you in our file, you may write to us requesting a correction, amendment or deletion. Tell us what you think is wrong and why. We will consider your request and again, within thirty business days, either change our files or explain in writing why we have not made the change. If we do not make the change requested, you will have the right to insert a concise statement into our files, containing what you believe to be the correct, relevant or fair information.

You may also explain why you believe the information in our file is improper or incorrect. We will notify persons designated by you to whom we have previously disclosed information, of the change or statement you have requested to be made a part of your file. Any subsequent disclosures we make will also include your statement.

Closing comments!

This notice of our privacy practices describes our policy for both current and former customers. One copy is provided, but additional copies can be sent upon receipt of your written request. Please share this information with everyone covered by your policy. Thank you for choosing Farmers Mutual Hail Insurance Company of Iowa.