EMC Insurance Companies

WORKERS' COMPENSATION AND GROUP BENEFITS PRIVACY NOTICE

It is the policy of EMC Insurance Companies* (EMC) to protect the nonpublic personally identifiable information of our customers who are insured for workers' compensation and/or group benefits coverage.

This Privacy Notice outlines our privacy practices concerning nonpublic personally identifiable information, not corporate information, about you or about participants, beneficiaries or claimants under your insurance coverage.

Personally Identifiable Information Collected

EMC collects personally identifiable information from you or from third parties about you or about participants, beneficiaries or claimants under your insurance coverage as part of the insurance application, underwriting, claims, administration and servicing process. We collect nonpublic personal information from the following sources:

- Information we receive on applications or other forms and which may include policyholder, participant, beneficiary or claimant name, address, telephone number, social security number, household and dependency information, vehicle and driver information, date of birth, medical information related to underwriting and claims, and insurance coverage information;
- Information about transactions with us, our affiliates, or others, including information about previous claims or accidents, medical information related to claims, information about the circumstances of the accident or injury (if applicable), and the names of witnesses and other contact information; and
- Information we receive from consumer reporting agencies, state motor vehicle departments, insurance index bureaus and/or inspection services.

How The Information Is Used

The information EMC collects is used (i) to provide policy and premium quotes, (ii) to underwrite applications, (iii) to administer claims, and (iv) to answer questions or concerns about our insurance products and services. We also use the information for (i) account administration, (ii) reporting, investigating, or preventing fraud or material misrepresentation, (iii) processing premium billings and payments, (iv) processing and defending insurance claims, (v) administering insurance benefits (including utilization review activities), (vi) participating in insurance research projects, or (vii) as otherwise required or permitted by federal or state law.

EMC maintains paper copies or electronic archives of the information provided by you or by a third party for policy quoting and for processing and administering your application or claims submitted under your policy, and for improving our products and services. The information is not available to the general public, and is not disclosed outside EMC except when needed to verify the information provided, to service your policy or claim or as required or permitted by law. EMC retains the information collected when a claim is filed under your policy for as long as required by law or regulation, or as long as the claim is open and, thereafter, for a period set by the appropriate underwriting or claims records retention policies of EMC.

Sharing Information Gathered

We do not disclose nonpublic personal information about you or about employees, participants, beneficiaries or claimants under your insurance policy to anyone, except as permitted by law. We may share information about you or about employees, participants, beneficiaries or claimants under your insurance policy in the normal course of conducting our insurance operations, such as providing you with an insurance quote, and processing, servicing, administering and/or enforcing your insurance policy and your claims.

We are permitted by law to share information about you when and if you become an EMC customer or claimant, even without your authorization, with, for example:

- A third party, if it is reasonably necessary to enable that party to perform services for us, such as assisting EMC with claims investigations, appraisals, or the detection of fraud or material misrepresentations;

- Any of our affiliated companies that provide services to you;
- Insurance regulatory authorities, reporting agencies, or, if applicable, involuntary market administrators;
- A State Motor Vehicle Department, in order to obtain a report of any accidents or convictions;
- Law enforcement agencies or other governmental authorities, to protect our interests or to report illegal activities;
- Medical providers;
- Persons or organizations conducting insurance actuarial or research studies, subject to appropriate confidentiality agreements;
- Your independent agent; and
- As otherwise permitted or required by law.

We do not sell any customer, policyholder or claimant information to mailing list companies or mass marketing companies. We treat our customer, policyholder and claimant information as confidential as required under law.

Security Policies And Procedures

We restrict access to nonpublic personal information about you or about participants, beneficiaries and claimants under your insurance policy to those employees who need to know such information in order to provide insurance products or services to you. We instruct our employees so they will understand the importance of the confidentiality of personal information and take appropriate measures to enforce employee privacy responsibilities. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

EMC also uses data protection procedures, including computer hardware and software tools, to guard system and data privacy and integrity. EMC's computer systems are also protected by additional measures such as encryption of certain data transmissions, network routers and firewalls, all intended to prevent unauthorized access.

How to Contact Us

Use any of the following methods to reach us. Remember to include your name, address, date of birth, and policy or claim number.

Privacy Coordinator
EMC Insurance Companies
P.O. Box 712
Des Moines, Iowa 50303-0712

e-mail: privacycoordinator@EMCIns.com

* EMC Insurance Companies is the trade name used by several affiliated insurance and insurance service corporations, of which Employers Mutual Casualty Company is the lead company. This notice is applicable to and made on behalf of the following affiliated insurance companies with whom you may be a customer:

Employers Mutual Casualty Company
EMC National Life Company
EMC Property & Casualty Company
Farm and City Insurance Company
EMCASCO Insurance Company
Dakota Fire Insurance Company
Illinois EMCASCO Insurance Company
EMC Reinsurance Company
Union Insurance Company of Providence
Hamilton Mutual Insurance Company

All of our affiliated insurance companies will be bound by the statements made herein. For ease of reference and paperwork reduction, this notice reflects the collective trade name of our affiliated companies.

We are required by law to send you this notice on an annual basis.

Count on EMC