PRIVACY NOTICE

State and federal law requires this notice be sent annually. This notice describes how we collect, use, protect and share information. Additionally, this notice will explain how to request information we have in our records.

We do not share personal information except as permitted by law.

Our Company Policy

When you apply for insurance with EMC Insurance Companies* (EMC), you give us information about yourself, your employees and your company's participants, beneficiaries and claimants. We need this data to process and service your business. EMC, our affiliates and our agents recognize the confidentiality expectations of our policyholders.

We value the trust you place in us, respect the privacy of the information we receive from you and are committed to keeping this information secure and confidential.

- We collect only data needed for our business.
- We use means allowed by law to collect information.
- We only share data that the law allows.
- We limit employee access to data to only those who need access for business reason.

Information We May Collect

Possible sources of information:

- From you, your employees, and your company's participants, beneficiaries or claimants. We may collect information from your application, telephone or in-person interviews, or your independent insurance agent. We collect most of our information directly from you.
- From transactions with us, such as payment history, underwriting and claim documents.
- From outside sources, such as driving records or other public records and claims history.
- From consumer reporting agencies, such as credit history. If we order a consumer or business credit report, we will provide notification as required by state laws and under the federal Fair Credit Reporting Act (FCRA).

Possible types of information

- Name
- Phone number
- Credit report
- Other consumer report information
- Mailing address
- Social Security number
- Driver's license number
- Email address
- Health information
- Financial information

How We Use This Information

Personal information about yourself, your employees, and your company's participants, beneficiaries or claimants may be saved both in our records and in your agent's files. We use this information to:

- Underwrite insurance policies
- Process insurance claims
- Ensure proper billing
- Offer other EMC insurance products
- Service accounts

How We Protect This Information

EMC protects insured information in a variety of ways:

- We limit employee access to customer data.
- We train our employees to make use of customer data only for lawful purposes.
- We protect data by using physical, electronic and procedural safeguards.
- We require third-party business partners to follow our privacy standards. This mean they cannot disclose or reuse customer information in any way.

How We Share This Information

We share information about our customers or former customers, as well as their employees, participants, beneficiaries and claimants, only as permitted by law. The law allows EMC to share this information with the following types of third parties without your consent:

- Our affiliated companies
- Your company's independent agent or broker
- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies
- Businesses that help us with data processing or marketing
- Independent claim adjusters, appraisers, investigators, medical professionals and attorneys who need the information to investigate, defend or settle a claim involving your company
- Business that conduct research, including actuarial or underwriting studies
- Other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy or claim involving your company
- Medical care institutions or medical professionals to verify coverage or conduct an audit of services

- Government agencies in connection with the regulation of our business
- Support organizations that collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims
- Law enforcement or other government authorities to protect our legal interests or in cases of suspected fraud or illegal activities
- Authorized persons as ordered by a subpoena, warrant or other court order or as otherwise required by law
- Certificate holders or 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 other interest in your company's policy

Requesting Your Company's Information

It is your right:

- To know what kind of information we keep in our files about your company
- To have reasonable access to it
- To receive a copy of it

Contact us by any of the means provided below if you have questions about the company information we have on file. We will need the following information to respond to your inquiry:

- Your complete company name
- Your company's complete address
- Type(s) of policy held or applied for
- All policy or claims numbers issued to your company by us

We are not required to tell you about certain types of information generally collected when evaluating claims or possible lawsuits.

Within 30 business days of receipt of your request, we will do the following:

- Inform you in writing of the nature and substance of locatable, retrievable and available recorded information about your company in our files. You may review this information in person or receive a copy at a reasonable charge.
- Identify any person or organizations listed in our records to whom we have disclosed this information within the past two years. In addition, you may be given the name and address of any consumer credit reporting agency that prepared a report about yourself or your company. You may contact the agency for a copy of your report.

After you have reviewed the company information in our files, you can contact us if you believe it should be corrected, amended or deleted. Tell us what you think is wrong and why. We will consider your request and provide you with written notice with 30 business days to let you know if we have changed our files and why.

If we do not make changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant or fair information and explain why you believe the information on file to be improper. We will furnish the changes or, where applicable, your statements to:

- Any persons designated by your company who may have received such information within the past two years
- Any support organizations that have received such information from us within the past seven years (unless the organization no longer maintains such information about your company)
- Any insurance support organization that furnished us the original information

If we do not make the changes you requested, subsequent disclosures that we make will include your company's statement.

Contact Us

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

Privacy Coordinator
EMC Insurance Companies
P.O. Box 712
Des Moines, Iowa 50306-0712
privacycoordinator@emcins.com
800-447-2295

We reserve the right to modify or supplement this privacy notice at any time in accordance with the applicable law. We will send you a notice if we make changes affecting your rights under our privacy policy.

*EMC Insurance Companies is the trade name used by our group of insurance and insurance service companies 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:

Employers Mutual Casualty Company	EMC Reinsurance Company	Dakota Fire Insurance Company
EMC Insurance Group Inc.	EMC Risk Services, LLC	Hamilton Mutual Insurance Company
EMC National Life Company	EMC Underwriters, LLC	Illinois EMCASCO Insurance Company
EMC Property & Casualty Company	EMCASCO Insurance Company	Union Insurance Company of Providence

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