EMC Insurance Companies

Your Privacy is Our Concern.

PRIVACY NOTICE

When you apply for insurance with the EMC Insurance Companies* (EMC), you give us information about yourself. We need this data to process and service your business.

We value the trust you place in us. We respect the privacy of your personal information. We are committed to keeping that information secure and confidential.

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

Our Company Policy

We do not share personal information about our customers or former customers, except as permitted by law.

State and federal law require this notice. This notice describes how we use, protect, and share personal information.

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Information We May Collect

Possible sources of information:

- From you, such as your address and telephone number. We may collect this from your application, telephone or in-person interviews, or your independent insurance agent. We collect most of our information directly from you.
- From your transactions with us, such as your payment history, underwriting and claim documents.
- From outside sources, such as your driving record and claim history.
- From consumer reporting agencies, such as your credit history.

How We Use Information About You

Personal information about you may be saved both in our records and in your agent's files. We use this personal information to:

- Underwrite your policies;
- Process your claims;
- Ensure proper billing;
- Service your accounts;
- Offer you other EMC insurance products.

How We Protect Your Personal Information

EMC protects your 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 means they cannot disclose or reuse customer information in any way.

How We Share Information

We share personal information about our customers or former customers only as permitted by law. The law allows EMC to share information about you with the following types of third parties without your consent:

- Our affiliated companies;
- Your 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 claims adjusters, appraisers, investigators, medical professionals, and attorneys who need the information to investigate, defend, or settle a claim involving you;
- Businesses 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 you;
- 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; or
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or other interest in your policy.

Requesting Personal Information

You have these rights:

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

Contact us by any of the means provided at the end of this notice if you have questions about what personal information we may have on file. Tell us what information you would like to receive. Provide the following:

- Your complete name.
- Your complete address.
- Date of birth.
- Type(s) of policy held or applied for.
- All policy or claim numbers issued to you by us.

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

Within thirty (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 personal information about you 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 (2) years. In addition, you will be given the name and address of any consumer credit reporting agency that prepared a report about you. You may contact the agency for a copy of any report it makes.

After you have reviewed the personal information about you 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 within thirty (30) business days provide you with written notice either that we have changed our files, or that we did not and the reason.

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 explaining why you believe the information on file to be improper. We will furnish the changes or, where applicable, your statement to:

(i) any persons designated by you who may have received such information within the past two (2) years,

(ii) any support organizations that have received such information from us within the past seven (7) years (unless the organization no longer maintains such information about you), and

(iii) any insurance support organization that furnished us the original information.

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

How to Contact Us

Use either of the following methods to reach us. Please 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 our group of insurance and insurance service companies. 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 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

The statements made in this booklet apply to all of our companies. For ease of reference and to reduce paperwork, this notice shows the collective trade name of our companies.

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

Count on EMC