

Kane County Mutual Insurance Company Privacy Policy

Protecting your privacy is very important to our company and employees. We are committed to safeguarding your personal information. The following describes the privacy policy of Kane County Mutual Insurance Company and applies to all individuals who apply for a property insurance policy from our company.

Information That We Collect

We may collect nonpublic personal information about you that includes the following:

- Information we receive from you on applications, which may include your name, address, date of birth and social security number.
- Information from third parties such as credit bureaus and loss reporting agencies that retain the history of claims on particular property locations or persons.

Information That We Disclose

We are permitted to share information as permitted by law in certain circumstances. For example, we may share nonpublic information to third parties that assist us in adjusting claims on your property or in response to subpoenas by government agencies, courts, parties to lawsuits or regulators. In these cases we only share the information that we are required or authorized to share.

Our Security and Confidentiality Procedures

Access to your customer information is restricted to only those employees who need it to perform their jobs. All employees have limited access to your personal information and have been instructed to protect the confidentiality of that information. Employees who violate these procedures are subject to disciplinary action. In addition we maintain physical and electronic safeguards to protect your nonpublic information.

This privacy policy applies to all current and former Kane County Mutual Insurance Company Policyholders.

PRIVACY NOTICE

Grinnell Mutual appreciates the trust you place in us when you provide us with the personal information we need from you when you purchase insurance from us. We take our obligation to protect your information seriously. This notice provides you with an explanation of where we get information about you when we write your insurance policies and to whom we disclose that information.

In the course of issuing or processing a policy or handling a claim, we may collect information about you from:

- The insurance application or other forms (for example, your name, address, date of birth and social security number);
- Your transactions with us (such as payment and claims histories);
- Consumer reporting agencies (such as your credit or claims history);
- Your insurance agent (such as updated information pertinent to your account or information about your policies with other insurers);
- Government agencies such as the Department of Motor Vehicles (your driving record).

In addition, if you make a claim for medical payments, we may request information pertaining to your medical history and treatment.

We treat your personal information with respect and concern for your privacy. We do not sell any of your personal information to any third party. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard the information we obtain from you. In the course of our normal insurance business transactions, we may disclose some information about you to nonaffiliated third parties, but only as permitted by law. Examples of some organizations to whom we might give information are:

- Independent claims adjusters, claims representatives of other involved insurance companies, or appraisers who would need the information to adjust your claims;
- A law firm we might hire to defend you in the event of a claim against you;
- Your insurance agent, to allow for servicing of your policy;
- Insurance rating organizations who require information for actuarial purposes;
- Other named insureds on your insurance policy;
- Law enforcement or other agencies in response to a subpoena or threat of one, or in connection with suspected fraudulent claims;
- Our affiliated insurance companies and the county, town, township, or statewide mutual insurance companies with whom we do business.

If you have questions about this policy, you may contact us on our website at www.grinnellmutual.com or by writing to:

Privacy
Grinnell Mutual
4215 Highway 146
PO Box 790
Grinnell, IA 50112-0790