



# FARMERS MUTUAL OF NEBRASKA

A MUTUAL COMPANY INCORPORATED IN 1891

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## **PRIVACY NOTICE**

### **BACKGROUND**

A combination of state and federal laws require financial institutions, including insurance companies, to provide annual notices to their customers regarding the use and protection of their personal information.

### **OUR STATEMENT TO YOU**

Farmers Mutual Insurance Company of Nebraska will *continue* to safeguard the confidentiality and security of information we gather about you as a customer of Farmers Mutual. This notice describes our privacy policy with respect to the collection, protection and disclosure of such information.

### **COLLECTION OF INFORMATION**

We collect and use information only for business purposes. These business 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. Most of the information we gather comes directly from you on your application form. We may obtain information involving your loss history from other insurers or other insurance data reporting agencies. We may also obtain your motor vehicle record or information such as your credit history from a consumer reporting agency. Information collected will generally relate to your finances, employment, driving record and transactions or claims with us or with other insurance companies.

### **PROTECTION OF INFORMATION**

The information we have gathered about you will be maintained in a confidential manner. Our employees may access such information only when there is an appropriate business reason to do so, such as to issue a policy, send a premium notice or process an insurance claim. We maintain physical, electronic and procedural safeguards to protect the information, and our employees are required to follow these privacy requirements.

### **DISCLOSURE OF INFORMATION**

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. We disclose information only when it is necessary for the conduct of our insurance business, or under circumstances where disclosure is required by law. Information may also be disclosed for audit purposes, to adjusters, to regulatory agencies, to reinsurance companies and to companies that provide data processing services or other general administrative services for us related to underwriting or statistical information.

We do not disclose information about you to other companies who may want to sell their products or services to you. For example, we will not sell or disclose your name and address to a company that seeks to issue you a credit card or send you a catalog.

If you seek additional information regarding our privacy policy, please do not hesitate to write or call us.