

PRIVACY NOTICE

Schuyler County Mutual appreciates the trust you place in us when you provide us with the personal information we need 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 also may collect information from you automatically when you use our website, with cookies and similar technology, and when you provide information directly to us through our website. We gather certain information using cookies along with online technologies whenever you use our website, send us an email, or interact with our emails and advertisements. This information may include internet protocol (IP) addresses, browser information, internet service provider (ISP), referring and exit pages, operating system, session ID, date and time stamp, geolocation, and click stream data. We use this information to:

- Conduct website analysis
- Recognize your browser or device
- Log activity on our website

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 another 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 at:

Schuyler County Mutual Insurance Company
806 Jefferson
Queen City, MO
660-766-2505