

PRIVACY DISCLOSURE OF BREMEN FARMERS MUTUAL INSURANCE COMPANY

We value you as a customer and take your privacy seriously. Title I of the Gramm-Leach-Bliley Act (GLBA) defines Insurance Company activities to be “financial in nature” and Title V of the GLBA requires us to notify you of our Privacy Policy. We will inform you of our policies for collecting, using, securing, and sharing non-public personal information (customer information) the first time we do business and every year that you are a Bremen Farmers Mutual customer.

OUR PRIVACY PRINCIPLES

1. We do not sell customer information.
2. We do not provide customer information to persons or organizations outside of Bremen Farmers Mutual who do business on our behalf for their own marketing purposes.
3. We require any person or organization providing products or services to customers on our behalf to protect the confidentiality of the Bremen Farmers Mutual customer information.
4. We do not share customer medical information with anyone outside of Bremen Farmers Mutual unless you expressly authorize it or your insurance policy permits us to do so.
5. We afford prospective and former customers the same protection as existing customers with respect to use of customer information.

INFORMATION WE MAY COLLECT

We collect and use information we believe is necessary to administer our business and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes, such as those below.

Types of information we may collect and how we gather it:

1. From you, (on applications for insurance, renewal information requested, or from your agent) your name, address, telephone number, and social security number.
2. From your transactions with us, such as your payment history, underwriting, and claim documents.
3. From consumer reporting agencies, your claim and credit history.
4. From your insurance agent or financial advisor (such as updated information pertaining to your policy).

HOW DO WE USE INFORMATION ABOUT YOU

We use customer information to properly underwrite your policy, process your claim, ensure proper billing, and service your account.

INFORMATION DISCLOSURE

We may disclose the same categories of information which we collect as described above. We do not share information about your transactions such as payment of premium. However, when you list a mortgage or an additional insured, we are required to provide them a copy of your declaration page. If they ask about the payment status of the policy, we will provide them the necessary information as their interest appears. We also provide your agent with information concerning your payment of premium. We may also disclose the same categories of customer information we collect as identified above to persons or organizations outside of Bremen Farmers Mutual as permitted or required by law, such as companies that perform statistical services for us or with whom we have a statistical agreement.

When you experience a loss, we may assign the loss to an independent adjusting firm and share with them information from your declaration page, your phone number(s), and any previous claim history so they can properly work your claim. We do report all of our loss information to a national loss reporting service. This information includes your name, address, date of loss, legal location of loss, type of loss, and amount paid.

In compliance with the requirements of the Fair Credit Reporting Act (Public Law 91-508), we wish to advise that when you submit an application for insurance, we may use a financial credit report in the underwriting process. If the information from this report affects your insurability, you will be notified of the information that affected your insurability and have the opportunity to correct any incorrect information. We do not share any credit information with any outside affiliate.

INDEPENDENT AGENTS

Bremen Farmers Mutual uses independent insurance agents to sell and service our products. They are not employees of Bremen Farmers Mutual and are not subject to our Privacy Policy. They may have additional personal information about you that we do not have. Contact your agent to learn more about their privacy practices.

YOUR CHOICE TO SHARE INFORMATION

Bremen Farmers Mutual does not sell customer information. We do not provide customer information to persons or organizations outside of Bremen Farmers Mutual who are doing business on our behalf, for their own marketing purposes. We do not disclose any customer information about our customers or former customers to anyone except as permitted by law.

WHO WE SHARE INFORMATION WITH

We will share your information only within the departments of Bremen Farmers Mutual and your agent and those disclosed in the Information Disclosure section.

PROTECTION OF CUSTOMER INFORMATION

We maintain physical, electronic, and organizational safeguards to protect our customer's information. We continually review our policies and practices and monitor our computer system to help ensure the safety of our customer information.