



*Your Privacy is Our Concern*

**PRIVACY NOTICE**

When you apply for insurance with EMC National Life Company (EMCNL), 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.

<b>Our Company Policy</b>
<b>We do not share personal information about our customers or former customers, except as permitted by law.</b>
State and federal law require this notice. This notice describes how we use, protect, and share personal information.

**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.
- From consumer reporting agencies, such as your occupation.

**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 EMCNL insurance products, to the extent provided by law.

**How We Protect Your Personal Information**

EMCNL 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 EMCNL 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;
- 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

To the extent provided by law, 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.
- You may review your information in person or have a copy of it for a reasonable charge.

- We will provide you a list of your personal information that we control and can reasonably retrieve.
- You may request that we make changes in your personal information in our files.
- You may ask for the name and address of the consumer reporting agency that prepared a report about you. You must contact the agency for a copy of any report it makes.
- We are not required to tell you about certain types of information generally collected when evaluating claims or possible lawsuits.
- To exercise any of these rights, contact us in writing by any of the ways provided at the end of this notice.

Please contact us if you have questions about our privacy policy. We are required by law to send you this notice on an annual basis

### 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 National Life Company  
P.O. Box 9202  
Des Moines, Iowa 50306-9202

E-mail: [privacycoordinator@EMCNL.com](mailto:privacycoordinator@EMCNL.com)

EMC National Life Company is an affiliated member of the EMC Insurance Companies.

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  
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.