

PRIVACY NOTICE

Benton Mutual Insurance Association

The purpose of this Notice is to inform you of the types of personal information Benton Mutual Insurance Association obtains about you as well as where the information comes from and to whom it is disclosed. Personal information may be obtained when Benton Mutual Insurance Association processes an application for a policy of insurance, services an insurance policy, handles a claim under an insurance policy or conducts any other activities in relation to your insurance business.

CATEGORIES OF INFORMATION OBTAINED

Benton Mutual Insurance Association may obtain the following types of personal information about you:

- From *you*, personal information such as name, address, telephone number, date of birth, Social Security number, or property descriptions.
- From *your insurance agent*, personal information as described above as well as updated information, information about claims, or information about other insurance policies.
- From *consumer reporting agencies*, your credit or claims history.
- From *our records*, payment, policy or claims history.

PRIVACY POLICY

Benton Mutual Insurance Association does not disclose any of your personal information to third parties except as necessary to carry out the ordinary business of Benton Mutual Insurance Association, and then only to nonaffiliated third parties as permitted by law. Benton Mutual Insurance Association has adopted practices and procedures designed to protect the confidentiality and security of your personal information. Access to your personal information is limited to those persons associated with Benton Mutual Insurance Association who perform work reasonably related to your insurance business.

If you have any questions about this Notice or Benton Mutual Insurance Association's privacy policy, call (319) 442-3413 or write to

*Benton Mutual Insurance Association
101 Main Street
Keystone, IA 52249*

IMPORTANT PRIVACY NOTICE

The Grinnell Mutual Group 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 do not gather any personal information electronically from visitors to 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 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;
- 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.gmrc.com or by writing to:

Privacy
Grinnell Mutual Group
PO Box 790
Grinnell, IA 50112-0790