

## **PRIVACY NOTICE**

21st Century Insurance, general agent for Old American County Mutual Fire Insurance Company, recognizes the importance of respecting the privacy of its policyholders. We want to make sure that you know the steps we take to protect the privacy of the customer information we collect and, in some cases, share.

We encourage you to read the following information about how we collect, disclose and protect your information. No action is required on your part.

### **1. What information do we collect?**

We collect the information we need to underwrite and to rate your policy. This information also helps us to keep up and improve customer service and claims handling practices for our policyholders.

We gather nonpublic personal information about you. Most of this comes from you when you request a quotation of rates, when you send us an application or when you make policy changes, claims, from your visits to farmers.com, 21st.com or other websites we operate, use of our mobile sites and application, use of our social media sites, and your interaction with our online advertisements, or interact with us in other ways. Information is also obtained from credit reporting agencies, motor vehicle departments, claim history reporting agencies and other third parties.

The information we collect may include your name, address, birth date, phone number, e-mail address and drivers license number. It may also include the following:

- claims history
- violation history
- information about vehicle operators
- mortgages, lien/lease holders
- vehicle and property information
- credit card information
- credit report information
- occupation
- whether you own or rent your home

### **2. How do we use collected information?**

The information we gather helps us identify you and carry on our relationship with you. It also helps us to develop products and services that meet your needs, offer you reliable rates and provide you with excellent customer service. We obtain and use this information only in accordance with state and federal laws. We do not sell your information to other companies for any reason. We use your information only for administrative reasons, to service your policy and as described in this Notice.

### **3. What information do we disclose?**

**A.** In some instances we share information with affiliates and unaffiliated third parties for the purpose of servicing your insurance needs. For example, information about our policyholders such as name, address, telephone number, policy number and coverages is shared with service providers so they may render specific services. These are services such as inspections and appraisals after a claim and marketing our insurance products. We also disclose information so these parties may perform business services for us. Any other disclosure of information is done only as permitted or required by law.

We contribute to several insurance databases of reported claims and additional driver information to help to prevent fraud. In some cases, we give information to organizations conducting actuarial studies. On occasion, we also disclose information to companies that perform research and marketing services for us.

Your personal medical information will not be shared for any purpose other than to handle a claim. If we intend to share medical information, we will tell you when the information is collected. Of course, medical information about you may be shared when you have given your consent.

**B.** Under certain conditions, we may share information we have collected with financial institutions such as banks and other insurance companies with whom we have joint marketing agreements. We make sure that these companies agree to respect your privacy and protect your information.

Because the disclosures described above are permitted, there is no need to offer an opt-out.

#### **4. What security procedures are used?**

We have physical, electronic and procedural safeguards in place to guard against unauthorized access, disclosure or use of your information.

This system also protects your information from accidental loss, alteration or destruction. Our offices are protected by professional security guards and we have taken steps to eliminate illegal access to our computer systems. We permit only staff, trained in the proper handling of policyholder information, to have access to that information.

We choose only companies as our business partners that agree to support our commitment to privacy protection in their handling of personal data about our policyholders. We require service providers and others to keep your information strictly confidential and to use the information solely on our behalf and as directed by us. We also require them to protect this information as we would.

This Privacy Policy relates only to policyholders who have purchased, through direct marketing methods, personal insurance such as private passenger automobile insurance.