

## **Farmers Privacy Notice**

*In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.*

You trust us with an important part of your financial life. We are proud of our privacy policies and procedures and encourage you to review them carefully. This notice is applicable to those personal insurance policies written through 21st Century Insurance, part of the Farmers Insurance Group of Companies® listed on the back of this notice and describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family or household purposes.

*When state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law consistent with the requirements of federal preemption.*

### **Information we collect**

We collect and maintain information about you to provide you with the coverage, product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you"), as permitted by law, from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history;
- Information 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; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

### **How we protect your information**

At Farmers, our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

### **Information we disclose**

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers, benefit plans, plan sponsors and affinity groups restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

### **Sharing information with affiliates**

The Farmers family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described under **Information we collect**, to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates our transaction and experience information with you.

In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

### **Your choice**

If it is your decision not to allow sharing of your consumer report information with our affiliates in the Farmers Insurance Group of Companies® you may opt out of such disclosures, that is, you may direct us not to make those disclosures—other than the disclosures that are permitted by law. If you wish to opt out of disclosures to the Farmers Insurance Group of Companies®, you may do so by following the procedure explained in the enclosed Opt-Out Form. You may opt out only by returning the Opt-Out Form. We will implement your request within a reasonable time.

If it is your decision not to opt out and to allow sharing of your information with the Farmers Insurance Group of Companies®, you do not need to complete the Opt-Out Form or respond in any way.

### **Modifications to our privacy policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with non-affiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt out of that type of information sharing.

### **Website**

Our website privacy notices, such as the one located at farmers.com, contain additional information particular to website use. Please pay careful attention to those notices if you transmit personal information to Farmers over the Internet.

### **Recipients of this notice**

We are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with Farmers. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy practices.

### **More information about the federal laws**

This notice is required by federal law. If you would like additional information about these federal laws, please visit our website at farmers.com.

**Signed:**

21st Century Casualty Company, 21st Century Insurance Company (d/b/a 21st Century Ins. Co of California (in Florida)), 21st Century Advantage Insurance Company, 21st Century Centennial Insurance Company, 21st Century Indemnity Insurance Company, 21st Century Pacific Insurance Company, 21st Century Preferred Insurance Company, 21st Century Premier Insurance Company, Farmers Insurance Hawaii, Inc., 21st Century North America Insurance Company, 21st Century Assurance Company, 21st Century Pinnacle Insurance Company, 21st Century National Insurance Company, 21st Century Security Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the Farmers Insurance Group of Companies ®.

**Opt-Out Form**

**IF YOU CHOOSE NOT TO OPT-OUT, YOU DO NOT NEED TO RETURN THIS FORM OR RESPOND IN ANY WAY.**

**Your Choice**

If you decide to opt out of disclosing your consumer report information to the Farmers Insurance Group of Companies®, and/or to limit some but not all marketing from them, both except as otherwise permitted by law, you may do so only by completing and returning this Opt-Out Form. You may receive more than one Opt-Out Form if you have more than one policy with the underwriting companies listed on the enclosed Privacy Notice. You will need to return ALL Opt-Out Forms in order to opt out on all your policies.

Any policyholder may opt out on behalf of other joint policyholders. An opt out by any joint policyholder will be deemed to be an opt out by all policyholders of the policy issued by underwriting companies listed on the enclosed Privacy Notice.

**Please print your information clearly so that it is easy to read. If we can not read the information, we may not be able to process your request.**

**Please allow 4 to 6 weeks for processing.**

Name (First, Last):

Address:

City, State, Zip:

Policy Number:

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\_\_\_\_\_ Please do not share my consumer report information with the Farmers Insurance Group of Companies®, other than as permitted by law. I understand that by opting out of such sharing, I may lose certain opportunities to receive information about discounts, benefits or additional products and services.

**Return to:**

21st Century Insurance  
ATTN: Customer Processing  
3 Beaver Valley Road  
Wilmington, DE 19803