

Carolina Farmers Mutual Insurance Company  
515A West Salisbury Street  
Asheboro, NC 27203

## **Your Privacy is Our Concern.**

### **Privacy Notice**

At Carolina Farmers Mutual Insurance Company hereafter referred to as (CFM) we recognize that a key element of the insurer/insured relationship is the trust which you place with us to respect the privacy and confidentiality of your personal financial and health information. We are committed to providing you with the highest quality insurance products backed by superior service. While personal information about you is fundamental to our ability to do this, your privacy is also very important to us. CFM is therefore committed to keeping that information secure and confidential.

When you apply to CFM for insurance, you disclose a certain amount of information about yourself to us. The collection, use and disclosure of such information are regulated by law. In addition, CFM, its agents, affiliates and subsidiaries recognize the confidentiality expectations of our applicants and policyholders. Therefore, it is the policy of CFM

- To collect only information necessary or relevant to our business;
- To make a reasonable effort to ensure that the information we act upon is accurate, relevant, timely and complete;
- To use only legitimate means to collect information;
- To make personal information available externally only to respond to legitimate business needs, to regulatory or other governmental authorities or as otherwise permitted by law; and
- To limit employee access to personally identifiable information to those who have a business reason for knowing such information.

### **Our Company Policy**

We do not disclose any non-public personal information about our current or former individual policyholders or claimants to any affiliate or any non-affiliated third party other than those permitted by law and only for the purpose of transacting the business of your insurance coverage or your claim.

This notice (which state and federal law now require us to send to you annually) will tell you about the kinds of information that CFM or its agents may collect, what is done with such information after it is collected, and how you can find out about the information, if any, we have about you in our records.

### **What kind of personal information do we collect about you and from whom?**

CFM obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may also collect personal information about you from any of your other transactions with us, our affiliates, or others. Sometimes we may contact you by phone or mail to obtain additional information.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may obtain consumer credit information from

a consumer reporting agency. A report from a consumer reporting agency may contain information as to creditworthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics or mode of living. An investigative consumer report, containing the same type of information, may also be obtained from such an agency that will gather information through personal interviews with your neighbors, friends, associates, acquaintances, or others who may have knowledge concerning those items of information. If we order an investigative consumer credit report we will notify you as required by state laws and the federal Paid Credit Reporting Act (PCRA). Under the PCRA, you have the right to ask to be personally interviewed if we order an investigative consumer report. Upon written request, we will give you or tell you how to get a copy of the report. The agency that prepares a consumer report for us may retain that report and disclose it to other persons as permitted by law.

### **What do we do with the personal information collected about you?**

Personal information that has been collected about you may be retained both in our records and in your agent's files. We review it in evaluating your request for insurance coverage and in determining your rates. We will also refer to and use such information in our policy records for purposes related to issuing and servicing insurance policies and settling claims. We do retain information about our former customers in our files for Insurance Department market conduct purposes and for use in handling claims submitted to us after policy termination, and we may use such information about you which is in our files for insurance marketing purposes or to help you with your overall insurance program.

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will tell you as required by state law and the PCRA. We also will give you the name and address of the consumer reporting agency making the report.



### **How do we protect the confidentiality of personal information in our records?**

CFM maintains appropriate security procedures, and uses a variety of physical, electronic and procedural safeguards, to protect the confidentiality and security of your personal information in our possession and to prevent unauthorized access to your information in whatever medium it is stored. We also limit employee access to personally identifiable information to those with a business reason for knowing such information. CFM also believes in educating its employees so that they will understand the importance of the confidentiality of personal information, and in taking appropriate measures to enforce employee privacy responsibilities.

### **To whom do we disclose personal information about you?**

We do not disclose any personal information about our customers or former customers, except as permitted by law. That means we may, if necessary, make disclosures to, or 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
- Independent claims adjusters, appraisers, investigators, medical professionals and attorneys who need the information to investigate, defend or settle a claim involving you;
- Businesses that conduct scientific 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;
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims;

- Insurance regulatory agencies in connection with the regulation of our business;
- Law enforcement or other governmental 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 required by law;
- Certificateholders 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 legal or beneficial interest in your policy.

### **How can you find out about personal information we have about you?**

You have the right to know what kind of information we keep in our files about you, to have reasonable access to it and to receive a copy. Contact us by any of the means provided at the end of this notice if you have questions about what personal information we may have on file. Tell us what information you would like to receive. Provide your complete name, address, date of birth, type(s) of policy held or applied for and all policy or claim numbers issued to you by us. Certain types of information generally collected when evaluating claims or possible lawsuits need not be disclosed to you. Within thirty (30) business days of receipt of your request, we will inform you in writing of the nature and substance of locatable, retrievable, and available recorded personal information about you in our files. You may review this information in person or receive a copy at a reasonable charge. We will also identify any person or organizations listed in our records to whom we have disclosed this information within the past two (2) years. In addition, you will be given the name and address of any consumer credit reporting agency that prepared a report about you so that you can contact them for a copy of that report if you wish.

After you have reviewed the personal information about you in our files, you can contact us if you believe it should be corrected, amended, or deleted. Tell us what you think is wrong and why. We will consider your request and within thirty (30) business days either change our files or tell you that we did not and the reason. If we do not make changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant, or factual information and explaining why you believe the information on file to be improper. We will notify persons designated by you to whom we have previously disclosed the information of the change or your statement. Subsequent disclosures we make also will include your statement.

### **How to Contact Us**

You may reach us at:  
Remember to include your name, address, date of birth, and policy or claim number.

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515A West Salisbury Street  
Asheboro, NC 27203  
Phone 336-625-6323  
Fax 336-625-8417