

**SANDY & BEAVER VALLEY FARMERS
MUTUAL INSURANCE CO.**

108 N. Market St.
Lisbon, OH 44432
(330) 424-3335

IMPORTANT PRIVACY NOTICE

Sandy & Beaver Valley Farmers Mutual 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 using the above information.