

# OUR PRIVACY POLICIES AND PRACTICES

## **1. Information we collect:**

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms.  
Information about your transactions with us, our affiliates or others.  
Information from a consumer-reporting agency.

## **2. Information we may disclose to third parties:**

We may disclose the following kinds of nonpublic personal information about you:

Information we received from you on applications or other forms, such as name, address, social security number, drivers license number, date of birth, assets, income, and beneficiaries. Information about your transactions with our affiliates, others, or us such as your policy coverage, premiums, and payment history; and information we receive from a consumer reporting agency, such as your creditworthiness and credit history, motor vehicle driving records.

We also may disclose information about our customers or former customers as permitted by law.

## **3. Nonaffiliated third parties to whom disclosures may be made:**

### **A. Nonaffiliated Third Parties To Whom Disclosures May Be Made**

We may disclose nonpublic personal information about you to the following types of third parties, unless you tell us not to:

Financial service providers such as insurance companies, insurance brokers, insurance agents, mortgagees, loss payees, contract holders, rental companies and certificate holders.

### **B. Notification of Your Right to Opt Out of Certain Disclosures**

As we have indicated in this Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that Act. If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures that are expressly

permitted by the Gramm-Leach-Bliley Act and its implementing regulations).

If you wish to opt out such disclosures to non-affiliated third parties, you may: Check the appropriate box on the form found at the end of this notice.

**4. Affiliates with whom we share certain information protected by the Fair Credit Reporting Act, unless you tell us not to:**

A. Information we can share with our affiliates, unless you tell us not to:

Unless you tell us not to, we may share with our affiliated companies information about you, including:

Information we obtain from your insurance applications.

Information we obtain from a consumer reports such as your credit score or credit history.

Information we obtain from a person regarding credit or other relationships with you.

B. How to tell us not to share this information with our affiliates companies:

If you prefer that we not share this information with our affiliated companies, you may direct us not to share this information by doing the following:

**If you wish to opt out of such disclosures to affiliated companies, you may: Check the appropriate box on the form found at the end of this notice.**

**5. Our practices regarding information confidentiality and security:**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**6. Our policy regarding dispute resolution:**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

**7. Reservation of the right to disclose information in unforeseen**

**circumstances:**

In connection with the potential sale or transfer of its interests, Clemon-Maki Insurance Associates, Inc. and its affiliates reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state, and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Clemon-Maki Insurance Associates, Inc. successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

**Clemon-Maki Insurance Associates, Inc.**

**Opt Out Form**

**March 2003**

Please read the text below and decide whether you wish to exercise your right to opt out of the information sharing described. If you choose to exercise your right to opt out, you must mail this form back to us at P.O. Box 249, Newton, IA 50208. Your response must be postmarked no later than thirty days from the date you received this notice from us in person in order for it to be valid. If you do not mail this form back or do not mail it back within 30 days, you have not exercised your opt out right, and we can share the information described. \_\_\_\_\_ I wish to exercise my right under the Gramm-Leach-Bliley Act to opt out of the Clemon-Maki Insurance, Inc.'s sharing nonpublic personal information about me to non-affiliated third parties for the purposes other than those that are permitted above. \_\_\_\_\_ I wish to exercise my right under the Fair Credit Reporting Act to opt out of the Clemon-Maki Insurance Associates, Inc.'s sharing non-transactional information about me to affiliates.

\_\_\_\_\_  
Customer Name (please print)

\_\_\_\_\_  
Customer Signature

Please direct questions regarding this notice to Anna Cratty.

Please direct controversies or claims to Gary Clemon or Dale Maki

Clemon-Maki Insurance Associates, Inc. March 2003

**PRIVACY NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Clemon-Maki Insurance Associates, Inc. The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to "opt out" of such information sharing.

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