NOTICE TO OUR POLICYHOLDERS

Our Privacy Policy

The Hickory County Farmers Mutual Insurance Company 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 a policy or handling a claim, we may obtain 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 payments and claims histories)
- Consumer reporting agencies (such as your credit history)
- Your insurance agent (such as updated information pertinent to your account or information about your policies)
- Government agencies (such as a county recorder's office)

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 safeguards that comply with state and 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 Non-affiliated third parties, but only as permitted by law. Examples of some organizations to whom we might give information are:

- Independent claims adjusters, appraisers, or attorneys who would need the information to handle your claims.
- · Your Insurance agent, to allow for servicing your policy
- Law enforcement or other governmental agencies in response to a subpoena or threat
 of one, or in connection with suspected fraudulent claims
- Our reinsurance company

THIS NOTICE IS PROVIDED TO YOU AS REQUIRED BY THE FEDERAL FINANCIAL PRIVACY LAW UNDER THE PROVISIONS OF THE GRAMM-LEACH-BLILEY ACT.

