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PRIVACY STATEMENT

We thank you for your business and are committed to protecting the privacy of your personal information. This notice tells you about information that we may collect about you and the practices that we use in handling it. **We do not sell your personal information to anyone.**

INFORMATION WE COLLECT AND FROM WHOM

In order to service your accounts, we may collect non-public personally identifiable information about you from the following sources:

- Applications or other forms you complete (such as your name, address and social security number);
- Your transactions with us, our affiliates, or others (such as your payment history and claims information);
- Third parties such as consumer reporting agencies, state Motor Vehicle Departments, medical providers, and your employer; and
- Our web sites or the Internet, including information obtained through the use of Internet "cookies".

Information From Credit Reports or Investigative Consumer Reports If you authorize us to do so, we may obtain information about you from credit reports or other investigative consumer reports prepared by third parties. You should be aware that information obtained from the report prepared by the third party may be kept by the third party and disclosed to others.

Personal Information about Health or Medical Conditions

We **do not** disclose or share information about your health, medical conditions or treatment except as necessary to process or service requested or authorized transactions or as otherwise permitted or required by law.

INFORMATION WE MAY DISCLOSE TO THIRD PARTIES

We may disclose your information to insurance companies or financial institutions that we do business with. We may disclose it to companies that perform marketing services on our behalf, to companies with which we have joint marketing agreements, or otherwise as the law permits.

We may disclose the information we collect to affiliates and to non-affiliated third parties that perform services for us and to other financial institutions with which we have joint marketing agreements, such as insurance companies.

Without your prior authorization and in the course of our general business, we are allowed to and may disclose information about you or others as follows:

- To a third party if the disclosure will enable it to perform a business or insurance function for us;
- To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal

activity, fraud or misrepresentation in connection with an insurance transaction;

- To an insurance institution, agent, or credit reporting agency to perform a function in connection with an insurance transaction involving you;
- To a medical care institution or medical professional in order to verify coverage, benefits, or treatment, or to conduct an audit;
- To an insurance regulatory authority, law enforcement, or other government authority in order to prevent or prosecute fraud, or if we believe that you have conducted illegal activities; and
- To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services.

RECIPIENTS OF THIS NOTICE

This privacy statement describes our privacy practices for both current and former customers. If there is more than one person insured under this policy, only the named insured on that policy will receive this notice. Any policyholder may request a copy of this notice.

CONFIDENTIALITY AND SECURITY

Our employees are authorized to access customer data only to provide products and services. We maintain physical, electronic and procedural safeguards to protect your information from unauthorized access.

OUR WEBSITE

We maintain processes to ensure that our websites are secure, and to control access to the personal information that may be shared over these sites. For more information, click on the Privacy Policy links at www.northwyominginsurance.com

YOUR RIGHTS

You may request a copy of the information about you in our files to review it for accuracy. Write to: North Wyoming Insurance, P.O. Box 670, Buffalo, WY 82834. You may request that we make corrections of any information in our files that you think is wrong. If we agree with you, we will amend our records. If we disagree with you, we will explain our reasons. You may then give us a statement explaining why you believe the information is wrong. This will become part of our file.

NOTIFICATION OF CHANGE

If we change our privacy practices, we will notify you prior to introducing any changes.

