

PRIVACY NOTICE

Your privacy is our concern. When you apply for insurance with EMC National Life Company (EMCNL), you give us information about yourself. We need this data to process and service your business.

We value the trust you place in us. We respect the privacy of your personal information and are committed to keeping that information secure and confidential.

- We collect only data needed for our business.
- We only use means allowed by law, to collect this information.
- We only share data the law allows.
- We limit employee access to data only to those who need access for business reasons.

Our Company Policy

This notice describes how we use, protect and share personal information. We do not share personal information about our customers or former customers, except as permitted by law. State and federal law require that we send you this notice, and that we send it to you on an annual basis.

Information We May Collect

Possible sources of information:

- From you or your independent insurance agent, your application, telephone or in-person interviews. We collect most of our information directly from you.
- From your transactions with us, such as your payment history, underwriting and claim documents.
- From outside sources, such as MIB.
- From consumer reporting agencies; if we order a consumer credit report, we will notify you as required by state laws and under the Fair Credit Reporting Act.

Possible types of information that we collect may include name, social security number, phone number, driver's license number, email address, occupation, credit report and other consumer report information, health information, mailing address, financial information.

How We Use Information About You

Personal information about you may be retained both in our records and in your agent's files. We use this personal information to

- Underwrite your policies.
- Process your claims.
- Ensure proper billing.
- Service your accounts.
- Offer you other EMCNL insurance products, to the extent provided by law.

How We Protect Your Personal Information

EMCNL protects your information in a variety of ways:

- We limit employee access to customer data.
- We train our employees to make use of customer data only for lawful purposes.
- We protect data by using physical, electronic, and procedural safeguards.
- We require third-party business partners to follow our privacy standards; this means they cannot disclose or reuse customer information in any way.

How We Share Information

We share personal information about our customers or former customers only as permitted by law. The law allows EMCNL to share this information without your consent with any and all of our affiliated insurance and insurance service companies and the following types of third parties:

- Your independent agent or broker.
- Parties who perform a business, professional or insurance function for our company, including any of our affiliated insurance and insurance service companies.
- Businesses that help us with data processing or marketing.
- Investigators, medical professionals and attorneys who need the information to investigate, defend or settle a claim involving you.
- Businesses that conduct 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.
- Medical care institutions or medical professionals to verify coverage or conduct an audit of services.
- Government agencies in connection with the regulation of our business.
- Support organizations that collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- Law enforcement or other government 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 otherwise required by law.
- Certificate holders or policyholders for the purpose of providing information regarding the status of an insurance transaction.
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or other interest in your policy.

Requesting Personal Information

To the extent provided by law, you have these rights:

- To know what kind of information we keep in our files about you.
- To have reasonable access to it.
- To receive a copy of it.
- You may review your information in person or have a copy of it for a reasonable charge.
- We will provide you a list of your personal information that we control and can reasonably retrieve.

- You may request that we make changes in your personal information in our files.
- You may ask for the name and address of the consumer reporting agency that prepared a report about you; you must contact the agency for a copy of any report it makes.
- We are not required to tell you about certain types of information generally collected when evaluating claims or possible lawsuits.
- To exercise any of these rights, contact us in writing by any of the ways provided at the end of this notice.

We reserve the right to modify or supplement this privacy notice at any time in accordance with the applicable law. We will send you a notice if we make changes affecting your rights under our privacy policy.

How to Contact Us

Please contact us if you have questions about our privacy policy. You can use either of the following methods to reach us. Please include your name, address, date of birth, and policy or claim number.

Privacy Coordinator

EMC National Life Company
P.O. Box 9202
Des Moines, Iowa 50306-9202

privacycoordinator@emcnl.com

EMC National Life Company is an affiliated member of the EMC Insurance Companies. EMC Insurance Companies is the trade name used by the following affiliated insurance and insurance service companies, of which Employers Mutual Casualty Company is the lead company:

Employers Mutual Casualty Company
Dakota Fire Insurance Company
Union Insurance Company of Providence
EMC Reinsurance Company
EMCASCO Insurance Company
Illinois EMCASCO Insurance Company
EMC Property & Casualty Company
EMC Risk Services, LLC
EMC National Life Company (affiliate)

Any reference to "affiliated insurance and insurance service companies" shall mean the above companies, collectively.

This notice is applicable to and made on behalf of EMC National Life Company only, and not on behalf of any other affiliated insurance or insurance service company.