

Lebanon Clyman Mutual Insurance Company

Insuring Policyholders in the Area Since 1887

Notice to Policyholders: How We Protect Your Privacy

This notice informs you, our valued policyholder, how we, the Lebanon Clyman Mutual Insurance Co., collect, disclose and protect your nonpublic personal financial information.

How We Protect the Confidentiality and Security of Your Nonpublic Personal Financial Information

We restrict access to nonpublic personal financial information about you to those employees, agents, and board members who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal regulation to guard your nonpublic personal financial information.

Collecting Information to conduct Our Business

We collect, retain and use nonpublic personal financial information about you for the purpose of serving your insurance needs and administering our customer relationships. We may collect information about you from the following sources:

- Information we or our affiliates receive from you on applications or other forms, or in response to oral requests for information from you (such as your place of employment and phone numbers).
- Information about your property from inspections.
- Information about your transactions with us, our affiliates or others (such as policies purchased and premium payment history; and
- Information we receive from a consumer reporting agency, CLUE, or Motor Vehicle Records (such as your credit worthiness, credit history, and driving record.

Types of Information We May Disclose

We may disclose all of the nonpublic personal financial information that we collect about current and former customers, as described above.

To Whom We May Disclose That Information

We may disclose nonpublic personal information about you to the following types of affiliates and nonaffiliated third parties:

- Financial service providers, such as (insurers, mortgage bankers, and insurance agents to service your policy)

We may also disclose nonpublic personal financial information about you to affiliated and nonaffiliated third parties as permitted by law.

Disclosures to Service Providers for Joint Marketing

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements such as the WRC Agency, who we have an agreement with to provide you a companion discount on your auto policy and we provide a companion discount on your home policy.

Your right to Opt Out of Certain Disclosures

If you prefer that we not disclose nonpublic personal financial 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 disclosures permitted by law). By choosing to “opt out” you will be excluded from receiving information regarding products, services and discounts for which you may be eligible. If you wish to “opt out” of disclosures to nonaffiliated third parties, you may give us notice in writing by filling out the attached form. You may do this at any time. We will take action on your opt out request as soon as we reasonably can. If two or more policyholders jointly obtain a product or service from us (joint Customers), we will treat an opt-out request by one of the joint customers as applying to that customer only, unless the customer notifies us that he/she is acting on behalf of other joint customers for that account.

To “Opt Out”

Please complete the following information and return to:

Lebanon Clyman Mutual Insurance Co PO Box 86

Lebanon WI 53047

Name: _____

Address: _____

Policy Number: _____

Signature: _____

Date: _____