

Notification of Privacy Policy and Practices

At Home State, We Take Your Privacy Seriously

As a valued customer, you are very important to us. In order to insure you and your family, we need to have certain information about you, but please be assured that: we are committed to protecting your privacy. We keep your information secure and confidential and safeguard it in many ways. This notice explains the kinds of information we keep, how we protect it, and who may see it.

WHAT KIND OF INFORMATION WE HAVE AND WHERE WE GET IT: You provide us with most of the information we need as part of the insurance application process. We may also request reports from various consumer reporting agencies in connection with your application for insurance and/or any renewal of such insurance. The kind of information we may gather depends upon the type of policy, but may include automobile motor vehicle reports, claim reports, credit reports and inspections. We may also receive and verify other information from government agencies or independent reporting companies to help us correctly rate and properly underwrite your insurance risk.

Once you're insured with us, your file may also contain information connected with any claims you've had. The claim representative may comment, for example, on the condition of your insured property or let us know if there have been any changes in the way it's used. We may also keep a police report if there was one in connection with an accident.

We also may require some medical information about an insured if, for example, we need to know whether a physical impairment will affect a person's ability to drive safely. However, we do not share medical information we collect about you internally or externally for any purpose except the following:

- underwriting insurance;
- administrating your policy, account, or claim;
- as required or permitted by law; or
- as otherwise authorized by you

WHO HAS ACCESS TO THIS INFORMATION: Information collected about you which we keep, will be contained in our policy and claim records. We restrict access to your personal information only to employees who need it to issue and service your insurance coverage and to settle claims. Except as described below, we will not disclose information about you without your authorization.

We may, without your prior permission and only if permitted by law, provide information about you contained in our records and files to certain persons or organizations such as:

- your independent agent or broker;
- our affiliated insurance companies or our reinsurers;
- an independent claim adjuster or investigator;
- persons or organizations that conduct scientific research, including actuarial or underwriting studies; or
- an insurance support organization or another insurer, to prevent or prosecute fraud or to properly underwrite the risk.

Also, on rare occasions, we may be required to share this information:

- with a State Insurance Department or other governmental agency if required by federal, state, or local laws;
- if ordered by a summons, court order, search warrant or subpoena; or
- to protect our own legal interests, or in case of suspected fraud or other illegal activities.

We may share the information we collect, as described above, with companies that perform marketing services on our behalf and with whom we have joint marketing or servicing agreements. We assure you, however, that we will not sell your information to anyone. We do not reveal information about our customers or former customers to anyone except as permitted by law.

This privacy statement describes our privacy practices for both current and former customers. We will provide one copy of this notice to joint or contract holders. Please share this information with everyone covered by your policy or contract. Upon your request, we will send additional copies of this statement.

**Home State County Mutual Insurance Company
Waco, Texas**