

# AMERICAN HEARTLAND INSURANCE COMPANY

## PRIVACY NOTICE

### *THIS NOTICE IS FOR YOUR INFORMATION – NO RESPONSE IS REQUIRED*

Your trust in our ability to protect your private information is of utmost importance to us. This Privacy Policy is provided to you, and to all of our customers to explain our procedures and practices as they relate to the privacy of your non-public personal information. Please read this policy carefully, as it outlines the types of non-public personal information that we collect, why we collect it, how we use it, and whom we share it with.

#### **Non-Public Personal Information we may collect about you**

Non-public personal information is personally identifiable financial information about you. We may collect this information in connection with providing products or services to you. It includes information provided by you, obtained by us, or resulting from your transactions with us or others. We collect this information from the following sources:

Personal information about you, your family, and residents of your household when you or your agent submits an automobile insurance application, and from your transactions with us, or others. We may contact you directly or contact your insurance agent to obtain additional information or to answer any questions we have about your application. We may also receive personal information about you from other sources, including the Department of Motor Vehicles, insurance companies with whom you have been insured in the past, law enforcement bodies and governmental agencies, medical doctors, and consumer reporting agencies.

This personal information we receive may include you, and any residents of your household, and may include name, address, zip code, email address, telephone number, credit history, social security number, date of birth, employer, driving record, and accident history. This information may be received in person, by mail, by phone, by fax, or through the Internet.

We may also receive from these sources information about your physical or mental health condition. The health information we receive may include your medical doctors, and your medical diagnosis.

#### **How Your Non-Public Personal Information May Be Used**

We will disclose your non-public personal information as permitted or required by law. The non-public personal information American Heartland Insurance Company obtains and stores about you, your family, or residents of your household is used to provide our products and services to you, and to effectively underwrite your insurance policy. We do not currently disclose non-public personal information about you to our affiliates, except as permitted by law. If we disclose non-public personal information about you to our affiliates, the information will be disclosed to respond to your needs and to provide information about products or services offered by our affiliates. For example, we may share information about your accounts or our experience or transactions with you.

We do not disclose non-public personal information about you to nonaffiliated third parties, except as permitted or required by law. We may disclose non-public personal information in connection with the servicing or processing of an insurance service or product that you request or authorize. For example, we may disclose your non-public personal information to check processing, data processing or claims handling.

#### **Safeguarding Your Non-Public Personal Information**

We restrict access to your non-public personal information to those employees and other parties necessary to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

#### **Changes To Our Policy**

We will supply you with a copy of our privacy policy annually. American Heartland Insurance Company occasionally reviews its privacy policy and reserves the right to amend it. If we make additional changes to this policy, we will provide our current members with a revised Privacy Notice that describes our new policy before it becomes effective. Please write to us with any further questions you may have about our Privacy Policy at: *American Heartland Insurance Company, Attn: Privacy Policy, PO Box 1004, Skokie, IL. 60076*