



NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At TruInsure, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. Privacy laws have been enacted that prohibit unauthorized disclosure of nonpublic personal information. We assure you that such information is used only for the purpose of providing our products and services to you.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, and your transactions with us. We may obtain such information from third parties or consumer reporting agencies. The information may include your name, address, telephone number and payment, credit and claim information. We may also obtain information such as address, phone numbers, or your date of birth from our affiliate, TruStar Federal Credit Union. In addition, for life, health, and annuity products, we may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive and apply for.

Information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.

Information We Disclose About You

TruInsure does not disclose any nonpublic personal information about their customers or former customers except as permitted by law. As a general business practice, we may disclose such information about you to the following types of third parties:

- Parties who perform a business, professional or insurance function for our company
- Independent claims adjusters, appraisers, investigators and attorney who need the information to investigate, defend or settle a claim involving you
- Other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy or claim involving you
- Insurance regulatory agencies in connection with the regulation of our business
- Law enforcement or other governmental 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 required by law

- Certificateholders for the purpose of providing information regarding the status of an insurance transaction
- Lienholders, mortgagees, lessors or other person shown on our records as having a legal or beneficial interest in your policy.

Protecting Confidentiality

Our agents and associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

How can you find out about information we have about you?

You have the right to know what kind of information we keep in our files about you, to have reasonable access to the information in person or in writing and receive a copy. Contact us in writing at 601 4th Street, Suite 201, International Falls, MN 56649 if you have questions about what information we may have on file. Tell us what information you would like to receive. Provide your complete name, address, type of policy held or applied for and all policy numbers issued to you by us. Certain types of information generally collected when evaluating claims or possible lawsuits need not be disclosed to you.

Within thirty business days of receipt of your request, we will inform you in writing of the nature and substance of locatable, retrievable and available recorded personal information about you in our files. You may receive a copy of the information at a reasonable charge. We will also identify the person or organizations to which we have disclosed this information within the past two years. In addition, you will be given the name and address of any consumer credit reporting agency that prepared a report about you so that you can contact them for a copy of that report if you wish.

After you have reviewed the personal information in our file, you can contact us in writing if you believe it should be corrected, amended, or deleted. Tell us what you think is wrong and why. We will consider your request and within thirty business days either change our files, or tell you that we did not and the reason for our decision. If we do not make any changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant or fair information and explanation of why you believe the information on file to be improper.

Should you not agree with our decision you have the right to appeal to the Commissioner of Insurance.