

A Joint Privacy Notice

On Behalf Of: Southern Farm Bureau Casualty Insurance Company. When you see the words we, us, or our with this Joint Privacy Notice, you should understand that those words refer to Southern Farm Bureau Casualty Insurance Company.

Our Commitment To Safeguarding Your Privacy

This *Joint Privacy Notice* is being provided to you to inform you of our practices and procedures regarding the sharing of *nonpublic personal information*. Nonpublic personal information is *personally identifiable financial information* about you, your family, or your household that we may obtain directly from you, that we may obtain as a result of our business dealings with you, or that we may obtain from any other source.

We do not engage in the practice of disclosing your nonpublic personal information to nonaffiliated third parties other than, as necessary, to provide quality insurance services to our customers. For instance, we do not sell your name, address or telephone number to telemarketers or to direct mail solicitors. We do not engage in "list-selling," and we do not offer your personal information to publishing houses, retailers, or coupon companies.

During the continuation of our customer relationship with you, we will also provide you with a copy of this *Joint Privacy Notice* at least once during each calendar year as part of a regular mailing, such as within a billing or renewal notice or with a policy *and* at any time that you request in writing a copy of this *Joint Privacy Notice*. Further, because Federal and state laws, regulations and business practices can change at any time, we may revise this *Joint Privacy Notice* accordingly. Once you cease to be a policyholder, we will stop sending you annual privacy notices.

Information We May Collect and Use

During the course of reviewing your application for insurance coverage and deciding whether or not to underwrite the insurance policy for which you have applied, and, if we issue you a policy, during the course of providing services to you as required by the policy, we collect and evaluate information from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from consumer reporting agencies; and
- Information we receive from a state or federal agency.

It is important for us to collect and use this information to properly provide, administer, and perform services on your behalf. We could not provide optimum service to you without collecting and using this information.

Information We May Disclose

We regard all of your personal information as confidential. Therefore, we do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. In the course of conducting our business dealings, we may disclose to other parties certain information we have about you. These disclosures are only made in accordance with applicable laws, and may include disclosures to reinsurers, administrators, service providers, consultants and regulatory or governmental authorities. Furthermore, certain disclosures of information will be made to your Farm Bureau insurance agent and any Farm Bureau personnel authorized to have access to your personal information for the purpose of administering your business and providing services to you.

We may disclose the following categories of information to companies that perform services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we received from you on applications or other forms, such as your name, address, social security number or county Farm Bureau membership number;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premium, loss history and payment history; and
- Information we receive from a consumer report agency, such as your creditworthiness and credit history.

How We Maintain The Confidentiality And Security of Your Information

We carefully restrict access to non-public personal information to our employees, our independent contractor insurance agents, our service contract providers, and our affiliates and subsidiaries. The right of our employees, our independent contractor insurance agents, our service contract providers, and our affiliates and subsidiaries to further disclose and use the information is limited by our employee handbook, agent's manual, applicable law, and non-disclosure agreements where appropriate. We maintain physical, electronic, and procedural safeguards that comply with federal and state law to guard your non-public personal information.

Conclusion

If you have any questions or comments concerning this *Joint Privacy Notice* or our privacy standards and procedures, then please write us at P. O. Box 1800, Ridgeland, MS 39158-1800, (601) 957-7777. Our functional regulator is the State of Mississippi Department of Insurance. If we cannot resolve your concerns or answer your questions, feel free to contact our regulator.

This Privacy Notice describes our company's privacy policy and practices in accordance with the Gramm-Leach-Bliley Act, 15 USC §6801, and with various state-specific privacy/financial information laws and regulations in the states in which our company does business.