



Farm Family's Privacy Notice to Customers

Farm Family is committed to respecting your privacy and protecting the information about you that we receive. This notice explains our privacy policy and describes how we treat nonpublic personal information we collect about our current and former customers ("information"). Please read this notice to learn about our information practices and your option regarding our sharing of your information with others. **If you are comfortable with Farm Family's handling of information as described in this policy, you do not need to take any action at this time.**

Our Privacy Policy was revised January 1, 2009. This notice supersedes all prior dated privacy notices from Farm Family. This privacy policy applies to Farm Family Life Insurance Company, Farm Family Casualty Insurance Company and United Farm Family Insurance Company ("Farm Family").

Information We Collect - We collect information in order to properly maintain and service your account and to inform you of products and services that may be of interest to you. Generally, this is information:

You provide us on your application, other forms or by telephone, such as your name, address, telephone number, social security number, driver's license number, date of birth, employment, gender, marital status and prior insurance information.

From third parties, such as consumer reporting agencies, property inspection reports, medical reports, other insurers, your agent, broker, employers and family members. We may also collect information to confirm any required membership status.

About your transactions with our affiliates and us, such as account balances, payment history and loss history.

Your Medical Information - Depending on the products and services you request, we may collect medical information from your application, medical examination providers, the Medical Information Bureau, Inc., hospitals and other third parties. We do not use or share personally identifiable medical information for any purpose other than the underwriting or administration of your policy, claim, or account or as otherwise permitted by law or authorized or directed by you.

Keeping Your Information Secure is a Priority - We treat your information confidentially. We authorize access to information only to those who need to know that information in order to provide products or services for you. We maintain physical, electronic and procedural safeguards to protect your information. Our employees who have access to your information are required to comply with our established policies.

Access to and Correction of Your Information - Generally, upon your written request, we will make available information for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available. If you notify us in writing that information is incorrect, we will review it. We will update or correct any erroneous information.

Privacy Notice continues on reverse side.

X-3078 1208

Opt Out Request - If you prefer that we do not disclose information about you other than as permitted by law, please complete the reverse side of this Opt Out Request and mail it to:

Opt Out Request
Farm Family
P.O. Box 656
Albany, NY 12201-0656

If we provide more than one product or service to you, you may receive more than one privacy notice from us. We apologize for any inconvenience this may cause you, but we want to be sure that you are aware of our privacy practices.

How We Share Information

We may share any of the information we collect without prior authorization as permitted by law. For example, we may share information with affiliates and nonaffiliated third parties who perform business and administrative services for us, with our agents and their employees so that they may service your account and offer products and services on our behalf, with consumer reporting agencies, with law enforcement or regulatory agencies, in response to a subpoena, for audit or research purposes or to prevent or detect fraud. We may also share certain information about you (such as your name, address, and payment history) or your experiences with us (such as your claims history) with our affiliates in order to offer you insurance products and services.

You have the right to restrict certain information sharing (“Opt Out”). If you prefer that we do not share information as described in this paragraph, you may direct us not to by completing and returning the Opt Out Request printed below. We call this “opting out.” You may opt out at any time. Unless you opt out, we may share any of the information we collect (other than medical or consumer report information) with selected nonaffiliated third parties, such as financial service providers, securities broker-dealers, membership organizations, insurance companies, and their agents and representatives so that they may offer products and services that may interest you. We may also share information about you (such as your name, address, and payment history) or your experiences with us (such as your claims history) with our affiliates so that they may offer noninsurance products and services that we believe may suit your needs. In addition, we may share with our affiliates certain information regulated by the **Fair Credit Reporting Act**, including information obtained from a consumer report, such as your driving record or employment history.

Please understand that your opt out request does not prohibit us or our agents from contacting you in order to service your account or offer additional products or services, and does not prevent us from sharing information without prior authorization as permitted by law. If you choose to opt out, you may not receive information about products and services that may interest you in the future.

Your opt out will apply to the nonpublic personal information identified with the Farm Family policies that you list on your Opt Out Request. While we will try to apply your opt out request to all of your policies (including any not listed on your request form), differences in policy information may prevent us from applying your request to any policies not listed. If you have a Farm Family policy jointly with another customer, your opt out request will apply to the information of all joint customers associated with the policy. Your opt out request will remain in effect unless you revoke it in writing. If you would like to revoke your opt out request, please write to our Corporate Secretary at the address listed below under “**Further Information.**”

Notice to Our Vermont Policyholders - We do not share information about our Vermont policyholders other than as permitted by law. Vermont policyholders do not need to return the Opt Out Request in order to restrict our sharing of your information.

Further Information - This privacy policy may change from time to time. We will provide you with a summary of our privacy policy at least annually, as long as you are a Farm Family customer. You may have additional rights or be entitled to further information under state law. For additional information regarding our privacy policy, please write to our Corporate Secretary at Farm Family, PO Box 656, Albany, NY 12201-0656.

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Please keep the top portion of this Notice for your records.

▼ Detach Opt Out Request here. ▼

Opt Out Request - I elect to opt out of information sharing and instruct Farm Family not to share my nonpublic personal information other than as permitted by law. I understand that my opt out request will apply to nonpublic personal information identified with the Farm Family policies I have listed below. While Farm Family will try to apply my opt out request to all of my policies (including any not listed on this form), I understand that differences in policy information may prevent Farm Family from applying my request to any policies not listed.

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Important: Please list all policy numbers

Print Name

City State Zip

Signature Date

Phone number to contact you if we have questions