

**FACTS****WHAT DOES SHELTER LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number
- Credit-based insurance scores
- Insurance claim history
- Medical information
- Checking account information
- Employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Shelter Life Insurance Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Shelter Life Insurance Company share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to the credit bureaus	Yes	No
<b>For our marketing purposes</b> – To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 1-800-743-5837 or go to [www.shelterinsurance.com](http://www.shelterinsurance.com)

Who we are	
Who is providing this notice?	Shelter Mutual Insurance Company; Shelter General Insurance Company; Shelter Life Insurance Company

What we do	
How does Shelter Life Insurance Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Shelter Life Insurance Company collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• apply for insurance</li> <li>• ask to change your policy</li> <li>• pay insurance premiums</li> <li>• file an insurance claim</li> <li>• pay us by check</li> <li>• use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Shelter Life Insurance Company does not share with our affiliates.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Shelter Life Insurance Companies does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Shelter Life Insurance Company does not jointly market.</li> </ul>

## Other important information

**Illinois Residents Only - Notice of Information Practices:** Shelter Life Insurance Company and your Shelter Insurance® Agent want to provide you and your family with the best insurance protection at a fair price. To do this, we need information about you and your family that affects the protection we provide. You give us most of this information when you apply for insurance. We receive some information about you and your family from other people.

### INFORMATION WE RECEIVE FROM OTHERS

We sometimes ask for a consumer report from a consumer reporting agency when we need information. These agencies are in the business of providing information and they may retain a copy of the information they give us and also give it to others who properly request it. If we ask for an investigative consumer report, which obtains personal information from your friends, neighbors and others who know you, you may ask to be interviewed as part of the report. To do so, simply write us at the address located at the end of this notice and we will make every effort to see that you are interviewed. If you are not interviewed, you have a right to receive a copy of any investigative consumer report prepared. Again, just write us.

We review your application and ask MIB, Inc. (a consumer reporting agency which collects medical histories) if you or your family have a history of any medical condition. We may confirm your accident and driving record from your state motor vehicle report. For larger amounts of insurance, we ask a consumer reporting agency to confirm the information on your application with you and others.

Sometimes we ask others for additional information. For example: If we offer disability protection, we may confirm your income with your employer. If your application or other information indicates you or your family have had a medical condition, we may ask for a physical examination, or contact your doctors and hospitals to give us additional information about the condition.

Your Shelter agent, as a member of your community, may receive information about you and your family from other family members, friends, neighbors, employers and co-workers, and other insurance companies and agents. This general information may include facts about your credit-worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living. Often this information is volunteered or is received as part of an unrelated transaction. We at Shelter Life Insurance Company also may receive such information.

Please remember, we get most of our information from you.

### INFORMATION WE DISCLOSE TO OTHERS

We must disclose information about you and your property to others in order to provide you with insurance protection. We disclose without prior authorization to:

1. Your Shelter Agent: We disclose information we receive from others so your Shelter Agent may properly price and service your insurance policies.
2. People handling a claim: We may use outside medical professionals, investigators, and attorneys to properly evaluate and resolve a Life or Health claim. These people need basic information about you and your prior claims experience.
3. Other insurance companies and Agents: We share information with other insurance companies and agents, including reinsurers. Usually we use a consumer reporting agency that gathers data from many insurance companies. For example, if you have a personal injury or a medical condition, we may report that to an agency which collects such data. We then may obtain similar data when we need it from the agency. We honor authorizations for information you have given to others.
4. Consumer reporting agencies: In addition to agencies which gather data, we may disclose basic information about you and your family to other consumer reporting agencies who prepare special reports for us. For example, we would need to disclose your name, address and application information to an agency we asked to confirm your application. We also disclose information to detect and prevent insurance crimes or fraudulent claims.
5. Medical professionals: We disclose your name, address and any medical concern when we ask a doctor or hospital for additional medical information, but we normally have your written authorization to ask for medical

information. If we find information about a medical condition you may have, we may disclose this to your doctor so your doctor can discuss it with you.

6. Employers and co-workers: We disclose your name, address and other needed information when we ask your employer to confirm income for any loss of income coverage we provide, but we normally have your written authorization to ask for this information.
7. Auditors and other business people: We hire auditors to examine our Companies' operations and may disclose information about individual transactions to them. We may have other business people assist us with such matters as data processing who will examine individual information for the purpose of helping us to provide you with insurance protection.
8. Our affiliated companies: We may share information with our affiliated insurance companies. For example: If you have a medical condition which may affect your driving and apply for automobile insurance with Shelter Mutual, Shelter General or any other Shelter affiliated company, they may ask us about your condition.

We cannot tell you each time we disclose information in your file. We list here the circumstances that normally require our disclosure. We also cooperate with your state insurance department and law enforcement agencies. Most of the time you will know when we disclose to someone and we try to disclose only what is needed.

### **YOUR RIGHTS**

We have told you above some of the circumstances under which we disclose personal information about you. You have the right to: (1) Know what personal information we have in our files about you. You may see and/or receive copies of the information. (2) Know to whom we have or may have disclosed this personal information during the past two years. (3) Correct, amend, delete, or dispute the personal information.

All you need to do is write us at the address at the bottom of this notice and give us your (1) name, (2) address (3) date of birth, and (4) policy number. Within 30 business days we will write or telephone you or tell you personally what information is in your file. If you want a particular item of information or copies of information, please tell us.

We will give medical information to a medical professional of your choice so they may discuss it with you. You may not receive information that relates to an open claim or a civil or criminal proceeding. If the information is from a consumer reporting agency, we will give you the agency's name and address so that you may contact them directly.

If you do not agree with the information in our files, you may write us to correct, amend or delete that information. Within 30 business days from receiving your request for correction, we will make the change you want or tell you why we will not.

If we correct the information we will inform you and also any person designated by you who may have received the information during the past two years. We will also inform any insurance-support organization who may have received the information during the past seven years or who provided it to us.

If we do not make the correction, you may write a protest to us stating what you think is the correct, relevant or fair information and/or the reasons why you disagree with our information. We will keep your protest with our information and include it in any further disclosure. We will send your protest to any person who may have received the information in our files during the past two years if you request. We will send it to any insurance-support organization who may have received the information during the past seven years or who provided it to us.

To exercise any of your rights, please write us at:

Shelter Life Insurance Companies  
Life Underwriting Manager (IPA) - (Illinois)  
1817 West Broadway  
Columbia, MO 65218-0001