

FACTS**WHAT DOES SHELTER MUTUAL 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 Mutual Insurance Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Shelter Mutual Insurance Company share?	Can you limit this sharing?
For our everyday business purposes – 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
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-743-5837 or go to 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 Mutual 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 Mutual Insurance Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for insurance • ask to change your policy • pay insurance premiums • file an insurance claim • pay us by check • use your credit card <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"> • sharing for affiliates' everyday business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <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"> • Shelter Mutual Insurance Company does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Shelter Mutual Insurance Companies does not share with nonaffiliates so they can market to you.
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"> • Shelter Mutual Insurance Company does not jointly market.

Other important information

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

INFORMATION WE RECEIVE FROM OTHERS

We will obtain a consumer report or a credit 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. Information obtained from consumer reporting agencies will include credit reports, credit scores, motor vehicles reports, and CLUE reports.

If you or your family has had other policies with one of our companies, this information is available to us. If you have a medical condition that may affect your driving, we may consult your doctor.

We may have your house inspected by one of our loss control specialists or by a contracted inspection company. We may also ask you to furnish an appraisal of an item, such as jewelry or antiques.

If you indicate business use of your home, we may ask for an investigative consumer report to learn the full use of your home. 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 on the other side and we shall make every effort to see that you are interviewed if we request such a report. If you are not interviewed, you have a right to receive a copy of any investigative consumer report prepared. Again, just write us.

Your Shelter Agent, as a member of your community, may receive information about you and your property from 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 a part of an unrelated transaction. We at Shelter Insurance Companies also may receive such information.

Please remember, we get most of our information from you and from inspecting your property.

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 adjusters, appraisers, investigators, and attorneys to properly evaluate and resolve a claim for damage or loss of your property. These people need basic information about your property and your prior claim experience. This is important when the claim is for damage to another's property that you may have caused.
3. **Other insurance companies and Agents:** We share information with other insurance companies and Agents. Usually we use a consumer reporting agency that gathers data from many insurance companies. For example, if you have a personal injury or a fire loss, we may report that to an agency which collects such data. We then may obtain similar data when we need it from the agency.
4. **Consumer reporting agencies:** In addition to agencies which gather data, we may disclose basic information about you and your property to other consumer reporting agencies who prepare special reports for us. We also disclose information to detect and prevent insurance crimes or fraudulent claims.

5. 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.
6. Our affiliated companies: Various types of insurance are offered through Shelter Mutual, Shelter General, and Shelter Life Insurance Company. Also, Daniel Boone Agency, LLC may provide unusual coverages. Sometimes we can provide the coverage you need in one company rather than another, so information about you and your property is shared. For example, we may not insure the type of vehicle you have in Shelter Mutual, but can provide coverage in Shelter General. If so, Shelter Mutual will give your information to Shelter General.

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 page and give us your (1) name, (2) address, and (3) 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 Insurance Companies
Underwriting Manager (Illinois)
1817 West Broadway
Columbia, MO 65218-0001