

OTSEGO COUNTY PATRONS COOPERATIVE FIRE RELIEF ASSOCIATION

NOTICE OF PRIVACY POLICY

This Company is concerned with the privacy of its policyholders, customers, applicants for policies and claimants. It does collect certain nonpublic personal financial information in the course of providing insurance coverage and in the handling of claims. This company does not disclose nonpublic personal financial information about policyholders, customers, former customers or consumers to anyone except as authorized by law.

KINDS OF INFORMATION COLLECTED

The Company collects nonpublic personal financial information about you from the following sources:

Information we receive from you on applications or other forms;

Information about your transactions with us, our affiliates, or others;

and Information we receive from consumer reporting agencies.

CONFIDENTIALITY AND SECURITY

The Company restricts access to nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. The Company maintains physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information.

DISCLOSURE POLICY

The Company does disclose nonpublic personal financial information to others, but only when permitted to do so by law.

OCP-PN 3/2005