Rockford Mutual Insurance Company 527 Colman Center Drive, Rockford, Illinois 61108 (815) 229-1500

The last update to our Privacy Policy was posted on August 6, 2014. This document governs the privacy policy of our Website, www.rockfordmutual.com. Any capitalized terms not defined herein will have the same meaning as where they are defined elsewhere on our Website.

At Rockford Mutual Insurance Company (RMIC), we work to provide you with insurance products and service to meet your insurance needs. In providing these products and services, RMIC is committed to protecting customer privacy. It is our desire for you to understand why we collect, use and reasons why we disclose the personal information about you that we obtain on this website.

### <u>Definitions</u>

- "Non-Personal Information" (NPI) is information that is in no way personally identifiable and that is obtained automatically when you access our Website with a web browser.
- "Personally Identifiable Information" (PII) is non-public information that is personally
  identifiable to you and obtained for us to provide you with a product or service. PII may
  include information such as your name, address, phone number, credit card information,
  and other related information that you provide to us.

#### **Our Commitment to Your Privacy**

Our Privacy Policy tells you what PII we may collect from you, how we may share your PII, and how you can limit our sharing of your PII.

Rockford Mutual Insurance Company is committed to the security and privacy of all our customers. We take your privacy seriously, and we will work with you to ensure that you have an enjoyable online experience.

Rockford Mutual Insurance Company and our affiliates respect your privacy and recognize the need for appropriate protection and management of your PII you share with us.

#### **Links to Other Websites**

Our Website may contain links to other websites. You understand that these websites are not under our control and are not subject to our Privacy Policy. These websites will likely have their own privacy policies. We have no responsibility for these websites and provide links to these websites solely for your convenience.

You acknowledge that your use and access of these websites is solely at your own risk. It is your responsibility to check the privacy policies of these websites to see how they treat your personal information.

### **Information We Collect**

Generally, you control the amount and type of information you provide to us when using our Website. As a visitor to our Website, you can browse our Website to find out more about us. You are not required to provide us with any PII as a Visitor.

However, if you register as a Customer (Policyholder or Agent) to use our Website, you must provide PII in order for us to provide you with various features and/or functionality from our Website. As a Customer, we collect your PII in the following ways:

## **At Customer Registration**

When you register for access, we may collect your name, policy number, agent number, or email address.

## **Online Forms**

There may be online forms used in our Website. The information you enter into these online forms may contain PII.

## **Computer Information Collected**

When you use our Website, we automatically collect certain computer information by the interaction of your mobile phone or web browser with our Website. Such information is typically considered NPI. We may also collect any of the following:

### **Cookies**

Our Website may use "Cookies" to identify the areas of our Website that you have visited. A Cookie is a small piece of data stored on your computer or mobile device by your web browser. We use Cookies to personalize the Content that you see on our Website. Most web browsers can be set to disable the use of Cookies. However, if you disable Cookies, you may not be able to access functionality on our Website correctly or at all. We never place PII in Cookies.

### **Web Beacons**

We may also use a technology called, web beacons, to collect general information about your use of our Website and your use of special promotions or newsletters. Our Web Beacons are not used to track your activity outside of our Website. We do not link NPI from Web Beacons to PII without your permission.

## **Automatic Information**

We automatically receive information from your web browser or mobile device. This information includes the name of the website from which you entered our Website, if any, as well as the name of the website to which you are headed when you leave our website. This information also includes the IP address of your computer/proxy server that you use to access the Internet, your Internet Website provider name, web browser type, type of mobile device, and computer operating system. We use all of this information to analyze trends among our Users to help improve our Website.

### **How Information is Used**

We use PII that you provide for our internal purposes, such as offering our services to you; analyzing statistics and demographics; and informing you of new products, services, and offers as provided by us.

We may also combine information you give us online or through printed forms; publicly available information; and information we receive from other parties. We use this combined information for your online experience to let you know about services.

To give you the best possible service, we may use our affiliates to provide contracted services for our business, including, but not limited to processing credit cards, hosting our website, shipping products to you, or advertising. In many cases, we will need to provide some if not all the PII you provide to use so our affiliates can perform these services. Our affiliates are only authorized to use your PII as provided within this Privacy Policy.

There are times that we may have to disclose your PII to comply with state and federal laws; to assist law enforcement and governmental agencies in preventing or investigating fraud or other crimes, or in response to a court order. In such instances, we will only provide the PII requested and your PII will only be used for legal purposes as opposed to marketing.

Finally, if we sold or transferred our business, we would transfer your PII to the purchaser as appropriate and might also retain a copy of your PII for any new business ventures we would start.

### **Changing Your Information**

You may change your PII at any time using facilities found on our Website. If you need assistance with updating your PII or removing yourself from our mailing lists, just send us an email with your request or contact us using the Contact us information found on our Website.

## **Opting Out of Sharing Information**

You can always opt out of future unaffiliated third-party disclosures of your information. Such opt-out will not affect disclosures otherwise permitted by law including but not limited to: (i)

disclosures to affiliates, (ii) disclosures to third-party service providers who provide certain services for our business, such as credit card processing, computer system services, shipping, data management, or promotional services, (iii) disclosures to third parties as necessary to fulfill your requests, (iv) disclosures to governmental agencies or law enforcement departments or otherwise required to be made under applicable law, (v) previously completed disclosures to third parties, or (vi) disclosures to third parties in connection with subsequent contests or promotions you may choose to enter, or third-party offers you may choose to accept.

### "California Do Not Track" Settings

Some web browsers have settings that enable you to request that our Website does not track your movement within our Website. Our Website does not obey such settings when transmitted to and detected by our Website.

**Change and Turn off tracking features in your browser.** You can turn off tracking features and other security settings in your browser by visiting the following links:

For Internet Explorer visit: http://goo.gl/0tal7I For Mozilla Firefox visit: http://goo.gl/IKxt9I For Google Chrome visit: http://goo.gl/NQIkqE

For Safari visit: http://goo.gl/7XCOzL

**Google Analytics Opt-out Browser Add-on.** Google provides a free add-on to most major browsers that you can install to prevent your data from being collected and used by Google Analytics. Visit the following link to download the free Google Opt-out Add-on Tool: http://goo.gl/Ls82zv

## **Our Email Policy**

Our affiliates and we fully comply with the federal CAN-SPAM Act. You can always opt out of receipt of further email correspondence from us or our affiliates. We will not sell, rent, or trade your email address to any unaffiliated third-party without your permission.

## **Our Security Policy**

We have taken steps to build our Website using sophisticated encryption and authentication tools to protect the security of your PII. When we collect your PII through our Website, we will encrypt your PII before it travels over the Internet using industry standards as establishing for conducting secure online transactions. We also use industry standard technologies such as secure routers and fire wall to make sure that your PII is safe. Unfortunately, we cannot fully guarantee secure data transmission over the Internet because of its nature.

Once we receive your PII, we have industry standard security measures in place to protect against the loss or misuse of your PII, though again, we cannot fully guarantee against such loss or misuse.

We strongly urge you to protect any password/Personal Identification Number (PIN) you may have for our Website and not share it with anyone. You should always log out of our Website when you are done using it, especially if you are sharing a computer with someone else or are using a computer in a public place.

## **Use of Credit Cards**

You may have to provide a credit card to pay for services from our Website or make a payment on an existing product. We use a third-party billing service and HAVE NO CONTROL over these services. We use our commercially reasonable efforts to make sure that your credit card number is kept STRICTLY CONFIDENTIAL by using only third-party billing services that use industry-standard encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

## **Changes to Our Privacy Policy**

As necessary to address changes in laws or our business practices, we may modify our Privacy Policy, in whole or in part, to address these changes. We will typically notify users by some message on our Website home page that our Privacy Policy has changed. We will also change the "Last Updated" date at the beginning of this Privacy Policy. Any changes we make to our Privacy Policy are effective as of this Last Updated date and replace any prior Privacy Policies. We encourage you to review our Privacy Policy periodically to make sure you still agree with it.

### **Questions about Our Privacy Policy**

If you have any questions about our Privacy Policy, please contact us using the Contact us information found on our Website.