

**HOME STATE COUNTY MUTUAL INSURANCE COMPANY - WACO, TEXAS  
GERMANIA GENERAL AGENCY, INC. - BRENHAM, TEXAS**

**PRIVACY STATEMENT**

**To Home State Policy Holders**

Home State County Mutual Insurance Company values you as a customer and respects your right of privacy. We want to assure you that we have taken steps and will continue to take steps to maintain and safeguard your information. This privacy policy summarizes and describes our efforts to meet this objective. In this notice you will discover what information we collect, how we use it, and how we protect it from unauthorized access.

**Security**

Home State recognizes the importance of respecting the privacy of our policyholders and applicants. We have established physical, electronic and procedural protections to ensure that your personal information is kept confidential in accordance with this privacy policy. We want to assure you that any information that we gather is used strictly to affect, administer or enforce a transaction requested or authorized by you. Furthermore, we also restrict access to your personal information within our organization to those employees who need the information to service your account.

**Information We Collect**

We collect personal information about you and all policy-holders from the following sources:

- Information you gave us or your agent when submitting an application for one or more policies of insurance;
- Information from companies within Home State;
- Depending on the product requested and in order to verify your information and properly underwrite your request, we may obtain information from consumer reporting agencies (including credit information), medical providers, and/or others.

**How We Use Your Information**

We use your information within Home State for the following reasons:

- To protect you. The information we maintain about you and your policies of insurance help identify you and help protect you against unauthorized access to your information.
- To provide service. Your information helps us respond to your inquiries more efficiently.
- To improve and develop our products and services. Every policy we offer is designed to protect you and/or your property. The information we gather is analyzed and processed in order to provide you with a superior product at a reasonable price.

**Information We Disclose**

When we disclose your information to companies outside our group, we do so only for specific purposes as permitted by law. Accordingly, when we disclose information, we require companies to which we disclose your information to maintain and protect its confidentiality. We may disclose information to the following types of outside companies or entities:

- Independent contractors, such as technical system consultants, who program our software or maintain our systems to help us administer our products for you.
- Governmental or quasi-governmental entities, such as state insurance departments, guaranty funds or rate advisory organizations.
- Companies whom we have retained to provide services on our behalf or companies we have retained to administer your policy or account. For instance we may provide a body shop or contractor your name and address to hasten the repair process.

Some insurers release personal information to non-affiliated third parties that provide marketing support for products and services other than those offered by that insurer. Home State does not. If we change our policy, we will give you a supplemental notice with instructions on how you may opt out of this information sharing.

**Questions ?**

We value you as a customer and policyholder. If you have any concerns about our privacy policy, your agent will provide you access to your personal information that we possess or can reasonably retrieve. However, before your agent can satisfy your request, you must provide a signed and notarized request indicating all policy numbers for which you want information.

This Privacy Statement describes our privacy practices for both current and former policyholders. We will provide one copy of this notice to joint policy or contract holders; please share this information with everyone covered by your policy.