

# Wells Fargo Insurance Privacy Policy

Wells Fargo Insurance provides insurance agency services. As part of servicing accounts and providing insurance, we collect and maintain information about our customers. We appreciate and respect the trust you place in us when you provide us with your personal information.

The information in this notice applies to you only if you are a consumer and a current or former insurance customer of Wells Fargo Insurance. The insurance agencies owned by Wells Fargo & Company are listed at the end of this document. If you purchase financial products (such as a credit card, mortgage or other banking products) from another Wells Fargo company, you'll receive a separate notice outlining their privacy policies.

## How we collect information

Most of our information comes directly from you on applications or forms provided by you or on your behalf. We also receive information about you from:

- The insurance companies we represent.
- Other companies within the Wells Fargo family (companies owned by Wells Fargo & Company).
- Other outside companies, such as credit bureaus, public records and data collection agencies.

Any personal health information we obtain about you receives special treatment as described below.

## How we protect information

We do our best to keep your personal information confidential and secure:

- Only people who need it to provide you with products and services are allowed to have access to your information. These individuals may include employees, independent contractors or other service providers.
- Our policies cover the proper physical security of workplaces and records.

- Our physical and electronic safeguards and procedures comply with federal standards.
- Our virus-detection, firewalls and other computer software are designed to protect access and prevent damage to customer data in our computer systems.
- We maintain the privacy of your personal health information as required by the Health Insurance Portability and Accountability Act of 1996. We will keep confidential any personal health information you provide us, unless 1) you provide us with your written permission to disclose or 2) the disclosure is for underwriting, premium rating or other activities related to the creation, renewal or replacement of another contract of health insurance, or as permitted or required by law.
- We do NOT share your information with any non-affiliated third parties for their independent use or marketing efforts.

## How we use and disclose information

We may need to disclose your information to conduct business. At times, it may also be required by law. For example:

- We share your information with insurance companies and their agents to place insurance coverage and to service your account.
- We share limited information that helps us identify you, or is derived from your transactions and experiences with us, within the Wells Fargo family (the banks and other companies owned by Wells Fargo & Company) as permitted by law for purposes other than direct marketing.
- We share your information with companies that help us market and deliver our services to you. These providers perform services, such as customer assistance, claims handling and fraud protection on our behalf.
- When required or permitted by law, such as when responding to subpoenas and other legal process, or in disclosing information to credit bureaus and government agencies.
- Some state laws may impose additional restrictions on disclosure of information about customers in those states for certain purposes.
- We only share your personal health information for underwriting, premium rating or other activities related to the creation, renewal or replacement of another contract of health insurance, or as permitted or required by law.

## Privacy Policy Enclosed

### How to access or amend your personal information

You have the right to request access to the information we maintain about you. You may also request that inaccurate information be changed. To gain access to or to correct information, submit a request in writing to the office that services your insurance account. Or, send your written request to:

Compliance Manager  
Wells Fargo Insurance, Inc.  
12th Floor, 600 South Highway 169  
Minneapolis MN 55426

The request should include your name, address, telephone number and a description of the information you would like to access or correct.

If you believe your rights may have been violated with respect to our protection of your health information, you may complain either directly to us or to the Secretary of Health and Human Services. To file a complaint with us, you may contact our Compliance Manager at the address listed above.

### Changes to this Privacy Policy

The practices and policies contained in this disclosure are subject to change. We will communicate any significant changes to you as required by law. The practices and policies contained in this notice replace all previous notices or statements regarding this subject.

### Thank you again for choosing us for your insurance needs

The information in this notice applies to consumers who are a current or past insurance customer of one or more of the companies listed below:

Wells Fargo Insurance, Inc.  
Rural Community Insurance Agency, Inc.  
Wells Fargo Insurance Montana, Inc.  
Wells Fargo Insurance Wyoming, Inc.  
Wells Fargo Bank, N.A. (when acting as an insurance agency)