

**West Side Mutual Insurance Association
120 Vinton St PO Box 200
Palo IA 52324-0200
319-851-2147**

PRIVACY NOTICE

This notice is provided to you on behalf of West Side Mutual Insurance Association. We appreciate the trust you place in us when you provide us with the personal information we need when you purchase insurance from us. We take our obligation to protect your information seriously. This notice provides you with an explanation of where we get information about you when we write your insurance policies and to whom we disclose that information.

In the course of issuing or processing a policy or handling a claim, we may collect information about you from:

- The insurance application or other forms (for example, your name, address, date of birth and social security number);
- Your transactions with us (such as payment and claims histories);
- Consumer reporting agencies (such as your credit history)
- Your insurance agent (such as updated information pertinent to your account or information about your policies with other insurers);
- Government agencies (such as a county recorder's office)

We treat your personal information with respect and concern for your privacy. We do not sell any of your personal information to any third party. We maintain physical, electronic, and/or procedural safeguards that comply with federal regulations to guard the information we obtain from you. In the course of our normal insurance business transactions, we may disclose some information about you to non-affiliated third parties, but only as permitted by law. Examples of some organizations to whom we might give information are:

- Independent claims adjusters, appraisers, or attorneys who would need the information to handle your claims
- Your insurance agent, to allow for servicing of your policy
- Insurance rating organizations who require information for actuarial purposes
- Law enforcement or other governmental agencies in response to a subpoena or threat of one, or in connection with suspected fraudulent claims
- Our affiliated companies

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SMS

(Version 1.0 Effective Date: March 27, 2025)

At West Side Mutual Insurance Association, we value your privacy and make every effort to respect your wishes and personal information. In line with this commitment, we have established the following policy for the use of our SMS marketing service. Please read it carefully to understand how we collect, use, and manage your phone numbers.

COLLECTION OF PHONE NUMBERS

We collect your phone numbers only when you voluntarily provide them to us, for example, during phone conversations, in person meetings. You can opt in to receive these SMS messages either by verbally consenting to receiving text messages from West Side Mutual Insurance Association in person or over the phone.

USE OF PHONE NUMBERS FOR SMS

Your phone numbers are primarily used to provide you with ticket updates and communications regarding your service with West Side Mutual Insurance Association. These text messages may relate to our products, services, or any updates that we think may interest you. SMS messaging charges may be applied by your carrier. Message Frequency May Vary. Then SMS messaging charges may be applied by your carrier. We will not share your information or phone number with any other companies.

If you have any questions about this privacy notice, you may write to the attention of “Personal Information Request” at our mailing address.