

**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

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. Upon messaging opt-in, the end user agrees to receive messages from West Side Mutual Insurance Association regarding their inquiry/service request. End users can opt out by replying STOP or request more information by replying HELP. Message frequency varies. Message and data rates may apply.

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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.

OPTING OUT OF MESSAGES

If at any time you wish to stop receiving SMS from us, you can opt out by

-Texting STOP to opt-out

-Texting UNSUBSCRIBE to opt-out

-Texting CANCEL to opt-out

-Texting QUIT to opt-out

Please note that the opt-out process may take up to 10 business days to become effective. During this period, you may still receive some messages from us.

PRIVACY OF PHONE NUMBERS

Once you have opted out, we will not send you any more SMS messages, nor will we sell or transfer your phone number to another party. No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

CHANGES TO THIS POLICY

We may periodically update this policy. We will notify you about significant changes in the way we treat your information by placing a prominent notice on our site.

We thank you for your understanding and cooperation. If you have any questions or concerns about this policy, please feel free to contact us at (319) 851-2147 or you may write to the attention of "Personal Information Request" at our mailing address.