

Agribusiness Insurance Services Privacy Policy Notice

Agribusiness Insurance Services (ABIS) is committed to protecting the privacy and security of our client's personal information. Title V of the Gramm Leach Bliley Act requires that we disclose how your nonpublic personal information is collected and with whom ABIS can share that information.

Information we collect

We collect information about you and your family members in order to place insurance coverage you request; to provide service on your behalf; or to determine your eligibility for additional products or services we offer. We may collect this information from the following sources:

- From applications or other forms you provide, or share with an ABIS employee in written or verbal communication
- Transactions with ABIS or others, such as policy coverage, premiums and payment history, and claim history
- Third parties such as credit reporting and other agencies who provide information such as credit score, credit history, and motor vehicle reports
- Healthcare insurers or providers, or affiliated entities with which they have shared your medical records and other personal health information

Information we disclose

ABIS may disclose your personal information without your prior approval in the course of our business practices for the following reasons:

- To a third party to perform a business, professional, or insurance function for us
- To an insurance company, agent, insurance support organization, or credit reporting agency in order to detect or prevent fraud or criminal activity related to an insurance transaction
- To an insurance company, agent, underwriter, actuary, or claims adjuster to perform a function in connection with an insurance transaction
- To a medical care provider to verify coverage or benefits
- To a group insurance policyholder for the purpose of reporting claim experience or conducting an audit
- To an insurance regulatory agency, law enforcement, or other governmental authority to protect our interests in preventing or prosecuting fraud, or to comply with a subpoena

Securing your Information

ABIS maintains physical, electronic, and procedural safeguards to protect the confidentiality of your information. In addition, our employees are all required to sign an employment agreement that includes a provision regarding the importance of only disclosing client information as necessary in the ordinary course of business.

Please be aware that insurance companies that issue your policies may have additional personal information about you. This notice does not govern their use of that information. Your insurance carrier will issue its own privacy notice.

If your business transactions with ABIS include the purchase or prospective purchase of securities regulated products or services, your personal information is also subject to the privacy policies of our broker/dealer, LPL Financial. Information regarding their privacy policy can be found at www.lpl.com.

Notice of Ability to Opt Out

The Gramm Leach Bliley Act allows you the ability to restrict us from sharing your information, other than for reasons that are expressly permitted by law. If you wish to invoke your right to this restriction please contact our Privacy Officer at 515-244-0166

Dispute Resolution

Any controversy or claim regarding the interpretation or application of our privacy policy, including any actual or alleged breach of the policy, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having competent jurisdiction thereof.

ABIS reserves the right to amend this policy at any time. ABIS further reserves the right to sell or transfer your personal information to another entity that may acquire assets of ABIS and agrees to be ABIS's successor in interest with regard to the maintenance and protection of the information collected.

Questions regarding the policy should be directed in writing to Privacy Officer, ABIS, 4200 University Avenue, Suite 200, West Des Moines, IA 50266