

PRIVACY POLICY

Throughout our history, our relationships with current and prospective customers have always been our foremost priority. Because we value our customer relationship with you, we do not sell our customer information or share it with entities outside our organization for their own marketing purposes. We work hard to maintain your privacy and are very careful to preserve the private nature of our relationship with you. At the same time, the nature of our business sometimes requires that we collect or share certain information about you with other organizations or companies. As such, we want you to be aware of how we handle personal information under the federal Financial Services Modernization Act. Our policies and procedures for collecting and disclosing personal information are as follows:

I. INFORMATION WE MAY COLLECT

In the course of our business, we may collect the following non-public personal information about you:

- Information we receive from you or your authorized representative on applications or other forms, in interviews, or by other means;
- Information we receive from consumer or other reporting agencies, medical or health care providers, governmental agencies, employers or others; and
- Information about your transactions with us, our affiliates or others.

This information allows us to establish and administer your accounts, satisfy certain regulatory requirements, and better understand you so that we may provide you with high quality products and services.

II. DISCLOSURE OF INFORMATION

To the extent permitted by law, we may disclose the information we collect, as described above, to agents, brokers and representatives who service you.

We may disclose the financial information we collect to our affiliates or insurance agencies. We may also disclose that information to companies that perform marketing or other services on our behalf, or to other entities with which we have joint marketing agreements. These disclosures will be made only to the extent permitted by law.

Any medical or health information we collect about you will be disclosed to third parties only to underwrite insurance or administer your policy or claim, as permitted by law, or as authorized by you.

We require anyone to whom we disclose your personal information to protect its confidentiality and to use it solely for the purpose for which it is disclosed.

Otherwise, we do not disclose any non-public personal information about our customers or former customers unless authorized by the customer or as permitted or required by law.

III. PROTECTING THE CONFIDENTIALITY OF INFORMATION

We are committed to protecting the confidentiality of your non-public personal information. Internally, we restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain reasonable physical, electronic and procedural safeguards that comply with applicable regulatory standards to protect your non-public personal information.

Thank you for allowing us to serve your insurance needs. Please send all questions or comments to us at P.O. Box 16537, Jonesboro, AR 72403, or call us at 870-336-3100 or 1-800-382-3011.

This Privacy Policy is made and issued by Southern Pioneer Property & Casualty Insurance Company and Southern Pioneer Insurance Agency.