



PO Box 9202
Des Moines, IA 50306-9202
800-232-5818
www.EMCNationalLife.com

INTERNET PRIVACY POLICY

This Internet Privacy Policy was last updated on January 1, 2020.

EMC National Life Company (EMCNL) understands that privacy is an important issue for visitors to our website at www.EMCNationalLife.com. It is the policy of EMCNL to protect the nonpublic, personally-identifiable information of our customers and to keep this information secure and confidential. The following explanation is provided to help our website visitors understand what information is gathered through our site, how that information is handled and used once it is gathered and the terms and conditions of use of this site.

EMCNL's website consists of secure areas (Agent Access, Policyowner Access, Employer Access) and public access areas. Secure areas require the correct username and password before a visitor is permitted access. Public access areas, by comparison, are available to any visitor.

Secure Areas

Access to EMCNL's secure areas is restricted to EMCNL's agents, policyowners and employer business partners. Individuals within these groups are "authorized" after meeting certain identification criteria and are assigned individual usernames and passwords for secure area access. Nonpublic, personally-identifiable information is obtained from and displayed to our authorized users through secure communications via EMCNL's secure areas. Such information is obtained and displayed as part of the insurance application, underwriting, claims, administration and/or servicing processes. Authorized users are not permitted access to nonpublic, personally-identifiable information that does not pertain to their applicable account(s).

To ensure secure communications over the Internet for its secure areas, EMCNL uses Secure Socket Layer (SSL) encryption technology to protect transmitted information from being intercepted while it is in transit over the Internet. Access to EMCNL's secure areas requires proper authentication through the entry of correct usernames and passwords. The system requires passwords to be changed once a year. Once confidential information is gathered and stored within EMCNL's systems, it is protected by firewalls, encryption and other access control systems and processes to keep it secure from unauthorized access. EMCNL uses reasonable technical and administrative safeguards to protect nonpublic, personally-identifiable information during transmission and within our organization. However, no transmission of information over the internet or method of electronic storage can be guaranteed to be 100 percent secure.

Public Access Areas

EMCNL does not collect or display nonpublic, personally-identifiable information through its public access areas.

Your Personal Information

For information on how your nonpublic, personally-identifiable information is collected, used or disclosed by EMCNL, refer to the **EMCNL Privacy Notice LB070 G (8-18)**.

Website Visitor Data

To help us improve the content and services of our website, EMCNL gathers data from each site visit. This data allows us to determine how many people visit our website, when they visit, what pages they visit, how long they stay and the website from which they connected to our website. We do not collect nonpublic, personally-identifiable information from visits to our public access areas. For visits to our secure areas, we do collect the visitor's username and information on the services each visitor uses while logged onto our secure areas. This information helps us specifically target improvements to meet our secure areas users' needs.

Cookies

Cookies are small text files that a website loads on a visitor's hard drive or in temporary memory so the website can give the visitor additional functionality. EMCNL does not use cookies to obtain nonpublic, personally-identifiable information. EMCNL does not load cookies on a visitor's hard drive. For some of our website's services, we will load a cookie containing a session ID into the visitor's temporary, personal computer memory. The session ID allows us to keep track of visitor's transactions within a given service so that the correct responses are presented to the visitor's browser. The cookie goes away when the visitor closes his/her browser. Nonpublic, personally-identifiable information is not involved in this process.

Google Analytics

EMCNL may use a tool called Google Analytics to collect nonpublic, personally-identifiable information about how visitors interact with the website. Google Analytics employs cookies to collect statistical data, such as standard Internet log information (e.g. IP address) and visitors' browsing actions and patterns. The anonymous information is used to compile reports for system administration to improve the website functionality.

Google Analytics uses only first-party cookies which means it will only use cookie data related to your browsing behavior on a specific website for statistical analysis. Google Analytics reports website trends without identifying individual visitors. EMCNL does not combine the information collected through the use of Google Analytics with nonpublic, personally-identifiable information.

Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the Google Analytics Terms of Service and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies in the preferences settings in your web browser. If you reject cookies by changing your browser settings, be aware that this will disable some of the functionality on our website. You can opt out of Google Analytics collecting user information without affecting how you visit the EMCNL website. For more information on opting out of being tracked by Google Analytics across all websites that you use, visit the [Google Analytics Opt-out Browser Add-on page](#).

Do Not Track

Currently, we do not support the necessary technology to respond to Web browser "do not track" signals or other, comparable mechanisms. We do not collect or track nonpublic,

personally identifiable information about a user's online activities over time and across third-party websites or online services for targeted advertising or any other purpose. We only use cookies and similar technologies to track non-personally identifiable technical data related to your browsing behavior on this site as stated in the above sections of this Policy.

Third Party Behavioral Tracking

We do not give permission to third parties engaging in online behavioral tracking to collect nonpublic, personally-identifiable information about users' online activities from this site.

Email List Privacy (CAN-SPAM Act)

All subscriber lists for bulk emails, are opt-in only. By voluntarily entering contact information, such as email address, phone number or physical address, on this site, you agree that EMCNL may communicate with you regarding the products and services we provide.

EMCNL does not sell, rent or share email addresses with any other third parties without your permission. We do not link email addresses to any other databases.

If at any time you would like to unsubscribe from receiving future emails, you can follow the unsubscribe instructions at the bottom of each email and we will promptly remove you from that bulk email list, or you can contact the privacy coordinator listed in the How to Contact Us section below regarding the removal of your personal contact information from our database.

Hyperlinks

EMCNL's website contains hyperlinks (links) to other websites, and other websites may link to this website. Websites that link to and from EMCNL's website may have different privacy practices from those of EMCNL. The privacy practices described in this Policy apply solely to this website. Visitors to our website should read the privacy policy statements of the other websites they visit, understanding that those policies do not apply to this website and that EMCNL's Policy does not apply to other websites.

Children's Privacy

EMCNL does not direct products or services towards children under the age of 13. EMCNL does not intend to collect any information from children and requests to nonpublic, personally-identifiable information be provided to us from children.

Consent

By accessing the EMCNL website, you are signifying your consent to EMCNL's Internet Privacy Policy. If you do not agree to the terms and conditions of this Policy, do not access this website. You agree to not share your password with others. Through your use of the hyperlinks, because EMCNL does not have control over these sites, you agree that EMCNL is not directly or indirectly responsible for any liability resulting from the access or use of sites not owned by EMCNL. You also agree that EMCNL is not responsible for any content, advertising, product or any other matter or issue available through the internet, whether linked to or from EMCNL's website.

EMCNL has built security features, including those described in the secure areas section of this Policy, into its internet applications that provide protection for information on EMCNL's systems

and during transmission from EMCNL to the PC or other device you are using. However, it is understood and accepted that it is not possible for EMCNL to unconditionally ensure security and confidentiality from unauthorized third parties when transmitting information across the internet which is a public access network. By using the secure areas of this website, you accept the possible risk of disclosure of information during transmission between your PC or other device and EMCNL and hereby waive any rights and causes of action that might arise in this regard. You agree to hold EMCNL harmless for any damages you or the owner of such information may suffer as a result of such disclosure. Further, you understand that should you decide not to utilize the Secure Socket Layer encryption provided by EMCNL's site or if unable to utilize the encryption due to federal, state, provincial and/or local regulations, you fully accept any additional risk related to the use of less secure encryption.

Internet Privacy Policy Changes

From time to time, EMCNL may make changes to this Policy. You should revisit this Policy periodically to learn of any change in our Policy. The date of the most recent update is located at the top of this Policy.

How To Contact Us

If you have questions or concerns regarding this Internet Privacy Policy, you may use one of the following methods to contact us. Remember to include, to the extent applicable, your name, address, and policy or claim number.

Privacy Coordinator
EMC National Life Company
P.O. Box 9202
Des Moines, Iowa 50306-9202

Email: privacycoordinator@emcni.com

EMC National Life Company is an affiliated member of the EMC Insurance Companies, which is the trade name used by the following affiliated insurance and insurance service companies of which Employers Mutual Casualty Company is the lead company:

*Employers Mutual Casualty Company
EMC Insurance Group Inc.
EMC National Life Company
EMC National Life Marketing Services, LLC
EMC Property & Casualty Company
EMC Reinsurance Company
EMC Risk Services, LLC
EMC Underwriters, LLC
EMCASCO Insurance Company
Dakota Fire Insurance Company
Illinois EMCASCO Insurance Company
Union Insurance Company of Providence*

Any reference to "affiliated insurance and insurance service companies" shall mean the above companies, collectively.

This Internet Privacy Policy shall apply solely to EMC National Life Company and EMC National Life Marketing Services, LLC.