

Facts
Rev. 01/10/2014

What does Wells Fargo Insurance do with your personal information?

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| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • Credit-based insurance scores • Insurance claim history |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Wells Fargo Insurance chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does WFI share? | Can you limit sharing? |
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| For our everyday business purposes — such as to place insurance coverage, to service your account, respond to court orders and legal investigations, or share your information with insurance companies | Yes | No |
| For our marketing purposes — to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes — information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

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| Questions | Please contact us in writing at: Wells Fargo Insurance 150 N. Michigan Ave., Suite 3900 Chicago, IL 60601-7553 |
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Who we are

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| Who is providing this notice? | Wells Fargo Insurance Services USA, Inc., Wells Fargo Insurance Services of West Virginia, Inc., and Safehold Special Risk, Inc. |
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What we do

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| How does Wells Fargo Insurance protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards such as virus detection, firewalls and other software designed to protect access to customer data. To learn more please visit https://www.wellsfargo.com/privacy_security/ |
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| How does Wells Fargo Insurance collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for insurance or pay insurance premiums • File an insurance claim • Enter into an investment advisory contract or tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
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| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you |
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Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Wells Fargo Insurance does not share with affiliates so they can market to you |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Wells Fargo Insurance does not share with nonaffiliates so they can market to you |
| Joint marketing | A formal agreement between nonaffiliated financial and nonfinancial companies that together market financial and nonfinancial products or services to you. <ul style="list-style-type: none">• Wells Fargo Insurance does not jointly market |

Other important information

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| Important notice about Credit Reporting | We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. |
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Products and services are offered through Wells Fargo Insurance Services USA, Inc., and Wells Fargo Insurance Services of West Virginia, Inc., non-bank insurance agency affiliates of Wells Fargo & Company. Products and services are underwritten by unaffiliated insurance companies except crop and flood insurance, which may be underwritten by an affiliate, Rural Community Insurance Company. Some services require additional fees and may be offered directly through third-party providers. Banking and insurance decisions are made independently and do not influence each other.

