

California Authorization to Obtain and Disclose Information and Notice of Information Practices



FARMERS
LIFE INSURANCE

Farmers New World Life Insurance Company (referred to as FNWL), its reinsurers, insurance support organizations and their authorized representatives, may obtain medical and other information to evaluate my (our) application for life insurance.

I (we) hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, the Medical Information Bureau (MIB), Inc., the Veteran's Administration, my (our) employer(s) and any consumer reporting agency or insurance company that possess any information regarding medical history, care, treatment, advice, including but not limited to, information related to HIV, sexually transmitted disease, nicotine use, drug use or treatment, prescription drug history, alcoholism or mental health disorder, or non-medical information, such as motor vehicle, financial, and criminal records, pertaining to me (us) or my (our) children, to furnish such information to FNWL, its reinsurers, and their authorized representatives upon presentation of this Authorization or a photocopy of this Authorization. If your state laws address the collection, use and disclosure of HIV-related information by insurers, you will receive a separate notice regarding the collection, use and disclosure of that information.

I request that a copy of any Investigative Consumer Report obtained as a result of my application for life insurance be sent to me.

This Authorization will be valid from the date signed for a period of 24 months.

I (we) have read this Authorization to Obtain and Disclose Information, including the following Notice of Information Practices, and have received a copy; my (our) authorized representative is also entitled to receive a copy.

I (we) agree that a photographic copy of this Authorization to Obtain and Disclose Information and Notice of Information Practices shall be as valid as the original.

Dated At: _____

On: _____

Signature of Proposed Insured or Parent if required

Print Name of Proposed Insured

Signature of Additional Proposed Insured

Print Name of Additional Proposed Insured

Signature of Witness (Soliciting Agent)

Print Name of Soliciting Agent

Agent's Number

Farmers New World Life Insurance Company
3003 77th Avenue S.E., Mercer Island, WA 98040-2890 / (206) 232-8400
Columbus Life Office: PO Box 182325, Columbus, OH 43218-2325 / (614) 764-9975
Variable Policy Service Office: PO Box 724208, Atlanta, GA 31139 / 1-877-376-8008

Notice of Insurance Information Practices

You have certain rights under state and federal laws. These rights apply to information we collect about you. This data is for personal, family or household insurance. You will receive, or may already have, a "Farmers Privacy Notice" (FPN). Your state provides other rights explained in this Notice. These rights are not limited by the FPN. This Notice applies to Proposed Insureds and Insureds. It also applies to Policy Owners and former Policy Owners.

Collection of Information

In order to underwrite and administer your policy, we must collect information. This may include personal, financial and health data. The amount and type of data may vary based on the coverage applied for. We may collect data about:

- Your age, occupation, avocations, physical condition and health history.
- Your mode of living and personal traits except as related to your sexual orientation.
- HIV or sexually transmitted disease, nicotine or drug use.
- Prescription drug, drug treatment, alcohol or mental health disorder history.
- Non-medical data, such as motor vehicle and criminal records, may be obtained.

Your Agent may collect data to evaluate and update your insurance. You are the most important source of information. At times we must verify or collect extra data. In those instances, we may contact:

- Medical professionals who have cared for you or your family.
- Employers, business associates, friends and neighbors.
- Other insurance companies where you have applied for insurance.
- Consumer Reporting Agencies (CRA), Insurance Support Organizations (ISO) such as the MIB, Inc.

Data may be collected and transmitted by electronic means. It may also be collected by correspondence, phone or personal contact. A CRA or ISO may be asked to collect data. The CRA or ISO may submit a report to FNWL. You may ask to be interviewed as part of the report. If ordered, the report will be prepared by:

Intellisys
P.O. Box 2340
Lee's Summit, MO 64063

The report may contain:

- Data about your age, occupation and health.
- Your mode of living, avocations and personal traits, except as related to your sexual orientation.

If FNWL obtains a report, we will provide you with a copy. We will tell you who issued the report and how to contact them. You have the right to view your file. You may view the file in person. You may obtain a copy or phone summary upon written request. There may be costs related to your request. These costs will be your responsibility.

Information We Disclose

In some cases, FNWL or your Agent will disclose personal data to third parties. We may disclose information without your consent. This disclosure, as permitted by law, may include:

- Your Agent, in order to service your policy.
- Persons who perform professional, business or insurance functions for FNWL. This may include performing marketing services on our behalf.
- Persons assisting FNWL in determining eligibility for coverage or payment.
- Persons assisting FNWL in detecting or preventing criminal activity in insurance. This may include fraud, material misrepresentation or nondisclosure.
- Persons who conduct actuarial or scientific research studies, audits or evaluations.
- Another insurance company or an ISO to detect/prevent criminal activity/fraud.
- A regulatory, law enforcement or other governmental authority.
- Affiliates, as permitted by law. The law allows us to share your financial information with affiliates to market products or services to you. You cannot prevent these disclosures.
- Non-affiliated third parties, as permitted by law. This includes sharing data to perform joint marketing services, as permitted by law.
- Reports prepared by a CRA or ISO may be retained by that organization. It may be disclosed to others, as allowed by law.

Access and Correction

You can request access to information in your file. This includes any Investigative Consumer Report we have. You may ask to correct, amend or delete data in your file that you believe to be wrong or irrelevant. Access and correction procedures will be sent to you upon request.

Obtaining Additional Information

We take your rights and our responsibilities very seriously. If you have questions, please write to us at the address given.

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Dated At: _____

On: _____

Signature of Proposed Insured or Parent if required

Print Name of Proposed Insured

Signature of Additional Proposed Insured

Print Name of Additional Proposed Insured

Signature of Witness (Soliciting Agent)

Print Name of Soliciting Agent

Agent's Number

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In some cases, FNWL or your Agent will disclose personal data to third parties. We may disclose information without your consent. This disclosure, as permitted by law, may include:

- Your Agent, in order to service your policy.
- Persons who perform professional, business or insurance functions for FNWL. This may include performing marketing services on our behalf.
- Persons assisting FNWL in determining eligibility for coverage or payment.
- Persons assisting FNWL in detecting or preventing criminal activity in insurance. This may include fraud, material misrepresentation or nondisclosure.
- Persons who conduct actuarial or scientific research studies, audits or evaluations.
- Another insurance company or an ISO to detect/prevent criminal activity/fraud.
- A regulatory, law enforcement or other governmental authority.
- Affiliates, as permitted by law. The law allows us to share your financial information with affiliates to market products or services to you. You cannot prevent these disclosures.
- Non-affiliated third parties, as permitted by law. This includes sharing data to perform joint marketing services, as permitted by law.
- Reports prepared by a CRA or ISO may be retained by that organization. It may be disclosed to others, as allowed by law.

Access and Correction

You can request access to information in your file. This includes any Investigative Consumer Report we have. You may ask to correct, amend or delete data in your file that you believe to be wrong or irrelevant. Access and correction procedures will be sent to you upon request.

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