

CONSUMER PRIVACY STATEMENT

Barton Mutual Group:
Barton Mutual Insurance Company
Cape Mutual Insurance Company
Gateway Mutual Insurance Company
June 2001

By federal law, we are required to provide you notice of our privacy policy concerning information we gather about you. This notice explains where we get information and to whom we disclose that information.

Upon your application for a policy, or when handling a claim you present, we may obtain information about you from:

- The insurance application paperwork, subsequent endorsements, and supplemental information we may request from you or your agent. Our physical inspection may also produce information.
- Notice of a claim, and attendant paperwork submitted by you in support of your claim, and from investigative services in the course of claim resolution.
- Consumer reporting agencies (such as a credit bureau)
- Your insurance agent
- Public records

We do not sell any of your information to 3rd parties. We share information among the three companies in an effort to fulfill our mission of service to you. In the course of business, we may disclose some information to non-affiliated 3rd parties, but only as permitted by law and for the purpose of fulfilling our obligations to you specifically, and to all policyholders of the companies. Examples are as follows:

- Independent claims adjusters, appraisers, and attorneys during claims handling.
- Your insurance agent. Independent inspectors.
- Governmental agencies, in response to subpoenas or threats thereof, or in accordance with statutory requirements
- Our reinsurers
- Other financial services companies for premium payments, but only at your request for alternate premium payment methods, and only the information required to enable those alternate methods.

We restrict access to non-public information to employees, agents and 3rd parties on a need-to-know basis. We maintain policies and procedures that direct our employees to safeguard your information. We maintain procedural safeguards to protect dissemination of both physical and electronic forms of information.

Even before the new federal law requiring this disclosure, the companies of the Barton Mutual Group have protected your non-public information from disclosure to others. Your insurance agent, an independent contractor with us, may have additional information about you.

Should you have questions, or comments regarding our privacy policy, we would like to hear from you. Please address your questions to:

President
Barton Mutual Insurance Company
P O Box 99
Liberal Mo. 64762