

Refund & Cancellation Policy

Premium refunds resulting from cancellation of your insurance coverage will be processed according to the terms and conditions of your insurance policy. Please refer to your policy documents for details. Any refund due will be mailed to the insured at the address listed on the policy declarations page unless otherwise requested. All refunds will be in the form of a check from American Mutual Insurance Association regardless of how the initial premium was received either through cash, check, credit card, or ACH transaction.

Requests to cancel your policy may be done by you or your agent at your request either by:

- a. Returning the policy to us; or
- b. Mailing or delivering a written request for cancellation to us at:
American Mutual Insurance Association
PO Box 256
Grand Mound, IA 52751

Unless otherwise requested the cancellation will be effective the date we receive the policy or written request for cancellation. Please include your name, address, policy number, signature and date signed on all written cancellations.

Your Privacy

At American Mutual Insurance Association, we are committed to protecting your privacy and will exercise all reasonable efforts to keep the information provided secure.

What Information Do We Collect? How Do We Use It?

In the course of issuing a policy, processing payments, or handling a claim, we may collect information about you from:

- The insurance application or other forms (for example, your name, address, date of birth and social security number) plus follow-up phone or mail contact with the applicant for additional information.
- Information gathered from an applicant, policyholder or claimant because of other transactions with the Company or our affiliates.
- Consumer reporting agencies through credit histories.
- The insurance agent for updated information pertinent to the applicant, policyholder or claimant regarding your account or information about your policies with other insurers.
- Government agencies regarding public information such as county recorder's office, court records, fire department, police department and/or motor vehicle records.
- Information from inspections or appraisals of property including photos of property to be insured.

- When you pay your bill through our website by credit card or ACH, we may ask for your name, mailing address, policy number, credit-card number, expiration date, or checking account information. This allows us to charge your payment to your credit card or checking account and apply your payment to the correct account.

We may use the information we collect to occasionally notify you about important changes to your policy, the web site, or new American Mutual Association services we think you'll find valuable. If you would rather not receive this information, please notify us. Make sure to notify us for each account you have with us.

Will American Mutual Disclose the Information it collects to Outside Parties?

American Mutual does not sell, trade, or rent your personal information to others. The Company will treat all personal information with respect and concern for the privacy of the individual.

Disclosure of some information may be made or shared with nonaffiliated third parties as permitted by law such as:

- Independent claims adjusters, appraisers, attorneys or other insurance companies or agents who need the information to handle your application or claim.
- Affiliated companies.
- The independent agent to allow for servicing of the policy
- Parties who perform a business, professional or insurance function for our Company including our reinsurance companies.
- Businesses that help us with data processing or marketing.
- Businesses that conduct scientific research including actuarial or underwriting studies.
- Insurance support organizations which are established to collect information for the purpose of detecting or preventing insurance crimes or fraudulent claims.
- Insurance regulators
- Law enforcement or other governmental authorities in cases of suspected fraud or illegal activities. Authorized persons as ordered by a subpoena or court order.
- Lien holders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest.

How will we protect your information?

The personal information may be retained in both paper and electronic mediums and in the records of the Company and the policyholder's/applicant's agent.

- American Mutual instructs its employees regarding the need for confidentiality regarding nonpublic personal information.
- Agents are restricted to access only the information regarding their applicants, policyholders or former applicants.
- American Mutual educates its employees to understand the importance of confidentiality of personal information and in taking appropriate measures to enforce employee's privacy responsibilities.

Consent

By applying for insurance or using our online payment option, you consent to the collection and use of this information by American Mutual Insurance Association. If we decide to change our privacy policy, we will post those changes on this page, so you are always aware of what information we collect, how we use it and under what circumstances we disclose it.

Tell Us What You Think

American Mutual Insurance Association welcomes your questions and comments about privacy. Please e-mail us at ammutual@gmtel.net or call us at 563-847-2000.