



Call

or email us at: [privacy@kemper.com](mailto:privacy@kemper.com)

**Who are we**

**Who is providing this notice?**

Kemper Life, Kemper Auto, and Kemper Affiliates listed below

**What we do**

Kemper and its affiliates, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by North Dakota law.

Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent or to service your accounts. We will not share information about your creditworthiness within or outside of our corporate family, except as permitted by law, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For MA Insurance Customers only: You may ask, in writing, for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only. The term