

NOTICE OF INFORMATION PRACTICES

To assist in determining your eligibility for coverage and to service your policy we may collect personal information about you. Most of this information comes from your application and public records. We may obtain personal information from a consumer report prepared by a consumer reporting agency. This information will pertain to areas such as your driving record and accident history, regular operators of your automobile and their driving records and accident histories, the use of your automobiles, verification of the size, construction, features, and maintenance of your dwelling and other structures to be insured, and your credit history. Consumer reporting agencies may retain a copy of the information and may dis-close it to others for whom they perform such services.

DISCLOSURE

Information about you is disclosed to others without your consent only when necessary to conduct our business and then only the minimum required to accomplish our purpose. For example, we must disclose some information about you to persons involved in processing your application and servicing your policy, and to our agents, claims adjusters, and attorneys. We may also share information with a person or organization requiring the information to perform an insurance, business or professional function for us such as data processing. We may provide claim or other information to insurance support organizations that are established to collect such information to assist in preventing insurance crimes and fraudulent claims. Information about you may also be used by other persons or organizations in conducting scientific research or audits. You will never be individually identified in any report that results from such research and the material we furnish will be returned to us or destroyed when it is no longer needed.

Finally, we may give information to the State Insurance Department in connection with their regulation of our business and to other governmental or law enforcement agencies to protect our legal interests or in case of suspected fraud or il-legal activities. Information will also be disclosed if ordered by a subpoena, search warrant or other court order or if otherwise required by federal, state or local law.

ACCESS

You have the right of access to information about you that is contained in our files. You may send a written request to us which reasonably describes the information you wish to review. Your request must also provide your complete name, address, date of birth, and policy number. We must be reasonably able to locate and retrieve the requested information. Within 30 business days from the date your request is received, we shall write you regarding the nature and substance of the information requested. We will identify the persons or organizations to whom we have disclosed information about you within the past two years.

You may see and copy the information or we will send you copies, whichever you prefer. We shall not provide access to information that relates to and was collected in connection with or in reasonable anticipation of a claim or civil or criminal proceeding. If the information you wish to review was provided to us by a consumer reporting agency you will be referred to them for disclosure of that information. We shall provide you with their name, address and telephone number.

CORRECTION OF INFORMATION

If you believe the information we disclose to you is incorrect, you may make a written request that we correct, amend or delete the information. Within 30 business days from the date your request is received, we will correct, amend or delete the information or advise you why we decline to do so. We will advise any person or organization to whom we have disclosed the information and the organization that provided the information of any corrections, amendments or deletions we make.

If we decline to comply with your request, you may file with us a concise statement of what you believe is the correct, relevant or fair information. You may also file a concise statement of the reasons why you disagree with our refusal to correct, amend or delete information. Your statement will be placed in our file and be part of any future disclosures. We will also provide your statement to any person or organization to whom we have disclosed the information and to the organization that provided the information.

You also have the right to dispute the accuracy or completeness of information disclosed to you by a consumer reporting agency. They will advise you of their procedure for doing so when the disclosure is made to you.