

Your Privacy is Our Concern

When you apply for any type of insurance, you disclose a certain amount of information about yourself to us. Law regulates the collection, use, and disclosure of such information. In addition, we also recognize the confidentiality expectations of our customers. Therefore, it is our policy to:

- Collect only information necessary or relevant to our business.
- Make a reasonable effort to ensure that information we act upon is accurate, relevant, timely and complete.
- Use only legitimate means to collect information.
- Make personal information available externally only to respond to legitimate business needs, to regulatory or other government authorities or as otherwise permitted by law.
- Limit employees' access to those who need to and are trained in the proper handling of personal information.

What follows is a summary of the kinds of information that we may collect, and what is done with information after it is collected:

What kind of information do we collect about you and from whom?

We get most of our information directly from you, through conversations and from documents you provide us. Depending on the type of insurance transaction, we may need additional information about you or other individuals proposed for coverage from outside sources, such as motor vehicle records, loss information reports, credit reports, and various public records. For property insurance, we may inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken.

To whom do we disclose information about you?

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted and directed by law.

In order to provide you with insurance products and to better serve you, we may disclose all of the information we collect, as described above, to our affiliated insurance companies.

We do not sell any of your information to mailing list companies or relearning companies.

How can you find out about information we have about you?

You may review personal information contained in our file about you. Your request must be in writing, you must properly identify yourself and you must reasonably describe the information. We will honor your request within 30 days from the date the request is received. We will also permit you to see and copy such information in person or we will mail you a copy, whichever you prefer. We may charge a reasonable fee to cover the costs incurred with providing you a copy of this information.

There are some types of information to which we are not required to give you access. This information generally relates to and is collected in connection with or anticipation of a lawsuit. Consumer protection laws also do not permit us to share certain types of information with you.

Upon written request you may ask us to correct, amend, or delete any recorded personal information we have about you in our files. If we agree, we will, to the extent required by law, notify any person or organization that either supplied us with the information or to whom we disclosed it. If we do not make the correction, amendment, or deletion you request, we will notify you and tell you the reason(s) for our refusal. You may then file a concise statement setting forth what you think the correct information is and why you disagree with our refusal to make the correction, amendment, or deletion. Your statement will remain with your file, and we will furnish it to any person or organization that either supplied us with the information or to whom we have disclosed it.