

CONEMAUGH VALLEY MUTUAL INSURANCE COMPANY PRIVACY NOTICE

OUR PRIVACY POLICY

We at Conemaugh Valley Mutual Insurance Company value our customers. We know you are concerned with the privacy of information that is provided to us in order to cover your personal insurance needs. It is essential, however, that from time to time we disclose some information to parties outside of our own company in order to process or service your account. This Privacy Notice provides information on what types of information we gather in the processing of your policies and also explains the types of disclosures that might be made.

INFORMATION COLLECTION PRACTICES

We collect nonpublic personal financial information about you from the following sources:

- ❖ Information we receive from you on applications or other forms, or verbally. This includes information you provide in writing, over the telephone, in person, or by any other means.
- ❖ Information about your transactions with us, our affiliates, or others. This might include such things as your loss history, payment history or account balances.
- ❖ Information we receive from a consumer reporting agency. This might include information on prior insurance claims or on creditworthiness.
- ❖ Information we secure from public records. This might include such information as telephone number, government real estate records and security interest filings.
- ❖ Information we secure from inspection vendors. This might include information from a property inspection service, a vendor who calls you directly in order to update policy information for renewal policies, or a geographic mapping service.

INFORMATION DISCLOSURES

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law. We will not disclose information to other companies who may want to sell their products or services to you. As an example, we will not sell your name or information to a direct marketing or telemarketing company that is not affiliated with us. Some examples of when we might disclose information, a permitted by law, are:

- ❖ Information may be provided with your consent or at your direction. For example, you might request that we provide your policy or payment information to a mortgagee or loss payee so that you may secure a loan.
- ❖ Information must be provided when subpoenaed or required by a court of law or by other regulatory or law enforcement agencies. We may have to report information to comply with state, federal, or local laws.
- ❖ Information may be provided to someone you have designated with a legal or beneficial interest, or who is acting in a fiduciary or representative capacity on your behalf.
- ❖ Information may be provided to a consumer reporting agency.
- ❖ Information may be provided in conjunction with a sale of merger of business to another company.
- ❖ Information may be provided to fraud prevention personnel or agencies.
- ❖ Information may be provided to a service vendor in order to process your policy or service your account.
- ❖ Information may be sent to rate advisory organizations, guaranty funds or agencies, agencies that are rating our company, persons who are charged with assessing our company's compliance with industry standards, and our attorneys, accountants, and auditors.

INFORMATION PROTECTIONS

Our employees and independent service providers are instructed to keep your information in a confidential manner. We restrict access to nonpublic personal financial information about you to those employees and independent service providers who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information.

OTHER INFORMATION

This Privacy Policy applies to products and services provided by us and any of our affiliated companies used primarily for personal, family, or household purposes (not business purposes). We reserve the right to change this Privacy Policy, and any of the policies described above, at any time. The examples contained in this Privacy Policy are illustrations; they are not intended to be exclusive.