

NOTICE OF INFORMATION PRACTICES

Your application is our major source of information. However, in order to evaluate your application for insurance and to service your policy, we may require additional information about you and any property that will be insured under this policy. This is sometimes necessary to make certain that the statements on your application are accurate. We may also need more details than you have already given us.

INFORMATION WE COLLECT

The information that we may collect will enable us to make judgments about the physical characteristics of the property you have asked us to insure or claims related to your policy. We may get information by talking or writing to other insurance companies with which you have had a policy in the past. We may also get information from other sources such as consumer reports, property inspection reports and from interviews with persons who know you.

INSPECTION REPORTS

It is common for an insurance company to order a report from an independent organization such as a property inspection company, or an insurance-supported organization to verify and add to the information that you have given us. These reports are used to help us decide if you qualify for the insurance for which you have applied, and to determine the proper premium. These reports may include a physical inspection of the interior and exterior of the property to be insured, and may also include information on the loss history of your property.

Upon your request, the property inspection company or insurance-support organization will attempt to interview you in connection with any report it prepares. The information may be kept by the reporting organization, and may later be given to others who use its services. It will be given only to the extent permitted by the Federal Fair Credit Reporting Act and your local state law, if any. Upon request and identification, the property inspection company, or insurance-support organization, will provide you with a copy of the report.

DISCLOSURE OF INFORMATION

Information we collect about you will not be given to anyone without your consent, except when necessary to conduct our business. There are some disclosures, which may be made without your prior authorization. Such disclosures may be made to:

- Persons, or organizations, who need the information to perform a professional, business or insurance function for us, such as businesses that assist us with data processing or actuarial services.
- Adjusters, appraisers, investigators and attorneys, who need the information to investigate or settle a claim for us.
- Other insurance companies, agents and consumer reporting agencies, in connection with any application, policy, or claim involving you.
- An insurance-support organization that collects information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- Persons or organizations that conduct actuarial or research studies.
- Persons or organizations that audit our operations.

In addition, we may provide information to (i) state insurance departments in connection with their regulatory authority, (ii) to other governmental or law enforcement authorities, to protect our legal interests in cases of suspected fraud or illegal activities, (iii) and, upon request by a law enforcement agency which relates to a criminal investigation. We may also make disclosures as permitted or required by law.

YOUR INSURANCE POLICY FILES

Information we collect about you will be kept in our policy files. We may refer to this information if you file a claim for benefits under any policy you have with us, or if you apply to us for a new policy. You have the right to know what kind of information we keep in our files about you, to have access to the information, and to receive a copy. There are some types of information, however, to which we are not required to give you access. This type of information is generally collected when we evaluate a claim, or when the possibility of a lawsuit exists.

If you want information from your files, please contact us. There may be a nominal charge for copies of your records. If you think your file contains incorrect information, notify us indicating what you believe is incorrect and your reasons. We will reinvestigate the matter and either correct our records, or place a statement from you in our files explaining why you believe the information is incorrect. We will also notify persons or organizations to whom we previously disclosed the information of the change or your statement

If you have any questions about our information practices, please contact us.

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