

# CUSTOMER PRIVACY NOTICE

**We value you as a customer of the Donegal Insurance Group and we take your personal privacy seriously. We will inform you of our policies for collecting, using, securing and sharing non-public personal information ("customer information") the first time we do business and every year that you are a customer of the Donegal Insurance Group.**

## **Donegal's Privacy and Confidentiality policy**

- We do not sell customer information.
- We do not provide customer information to persons or organizations outside the Donegal Insurance Group who are doing business on our behalf, for their own marketing purposes.
- We require any person or organization providing products or services to customers on our behalf to protect the confidentiality of our customer information.
- We afford prospective and former customers the same protections as existing customers with respect to the use of personal information.

## **Information We May Collect**

We collect and use information we believe is necessary to administer our business, to advise you about our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes, such as those below.

### **Types of information we may collect and how we gather it:**

- **From you**, (on applications for our insurance and banking products or on other forms, through telephone or in-person interviews and your Donegal agent), such as your address, telephone number, and employment.
- **From your transactions with us**, such as your payment history, underwriting and claims documents.
- **From non-Donegal Companies**, such as your driving record and claim history.
- **From consumer reporting agencies**, such as your credit history.

## **How We Use Information About You**

We use customer information to underwrite your policies, process your claims, ensure proper billing, service your accounts, and offer you other Donegal insurance or financial products that we believe may suit your needs.

## **Information Disclosure**

We do not share information about you except as permitted by law. We do not give or sell our customers' nonpublic personal information to other companies for their marketing purposes. Therefore, you do not have to "opt out" or ask us to keep your information private.

We share information about our transactions (such as payment of premium) and experiences (such as an auto accident) with you within the Donegal Insurance Group and with Donegal agents to better serve you and to assist in meeting your current product and service needs. We may also disclose customer information about you to persons or organizations inside or outside the Donegal Insurance Group as permitted or required by law, including companies that perform marketing services for us or with whom we have joint marketing agreements. These agreements allow us to provide a broader selection of insurance and financial products to you today.

We may share information about you with the following types of third parties without your consent:

- Our affiliated companies;
- Your independent agent or broker;
- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies;
- Independent claims adjusters, appraisers, investigators, medical professionals, and attorneys who need the information to investigate, defend or settle a claim involving you;
- Other insurance companies, agents or consumer reporting agencies as necessary in connection with any application, policy or claim involving you;
- Insurance support organizations that are established to collect information for the purposes of detecting and preventing insurance crimes or fraudulent claims;
- Medical care institutions or medical professionals to verify coverage or conduct an audit of services;
- Insurance regulatory agencies in connection with the regulation of our business;
- Law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities;
- Persons or organizations that conduct scientific research, including actuarial or underwriting studies, provided that no individual may be identified in the studies;
- If ordered by a summons, court order, search warrant or subpoena.

## **Donegal Protects Customer Information**

We maintain physical, electronic, and organizational safeguards to protect customer information. We continually review our policies and practices and test the strength of our security in order to help us ensure the safety of customer information.

**We thank you for choosing the Donegal Insurance Group to provide for your insurance and banking needs. We value you as a customer and appreciate the opportunity to serve you.**

## **About the Donegal Family of Companies**

The Donegal Insurance Group is a family of regional property and casualty insurance and financial services companies that includes:

- Donegal Mutual Insurance Company
- Atlantic States Insurance Company
- Le Mars Insurance Company
- Peninsula Insurance Company
- Peninsula Indemnity Company
- Sheboygan Falls Insurance Company
- Southern Insurance Company of Virginia
- Donegal Group, Inc.
- Province Bank FSB
- Donegal Financial Services Corporation
- Commonwealth Insurance Services, Inc.

To help you better understand how your personal information is protected, we are providing you with this statement describing our practices and policies concerning the privacy of customer information. This statement is provided to you jointly on behalf of the insurance and financial institutions identified above.