



PRIVACY POLICY

This privacy policy summarizes the policies and practices of our company regarding the collection, disclosure and confidentiality of your nonpublic personal information. Your privacy is important to us and it is our intention that you be aware of what information we collect and how we use it.

Information We Collect

Information we collect about you comes **only** from the applications you complete. That information can be: Name, address, social security number, phone number, date of birth, employer, property locations and values, and past claims history.

Information Disclosure

This information is not at any time given, sold, or released to any nonaffiliated third party. Affiliated companies and persons to whom this information is shared include:

- Your agent or broker
- Persons or organizations that perform a business, professional or insurance function for us, including our reinsurance companies and our policy processing company.
- Independent claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you.
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- Insurance regulatory agencies.
- Law enforcement or other governmental agencies to protect our legal interests
- Certificate holders, lienholders, mortgagees, and lessors that have a legal or beneficial interest in your policy.
- As otherwise required or permitted by law.

Your Right to Know

You have the right to see all of the information we have about you. You also have the right to request correction of information if you feel it is inaccurate. If you wish to inquire about this information you may call us at 302-736-5159.

Information Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the products and service you require. Our employees and service providers understand the confidential nature of your personal information.