

## **CUSTOMER PRIVACY AND INFORMATION PRACTICES NOTICE**

**We value you as a customer of the Michigan Insurance Company and we take your personal privacy seriously. The purpose of this notice is to inform you of our policies for collecting, using, securing and sharing non-public personal financial information ("Personal Financial Information") to the extent that you have entered into an insurance transaction with us involving insurance primarily for personal, family, or household purposes.**

### **Michigan Insurance Company's Privacy and Confidentiality Policy**

- We do not sell Personal Financial Information.
- We do not provide Personal Financial Information to persons or organizations outside Michigan Insurance Company and its affiliates 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 Personal Financial Information.
- We afford prospective and former customers the same protections as existing customers with respect to the use of Personal Financial Information.

### **Information We May Collect**

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

### **Types Of Information We May Collect**

- **From you**, such as your name, address, telephone number, social security number, assets, income, beneficiaries and employment (from applications or other forms, through telephone or in-person interviews or inspections, from your agent, etc.).
- **From your transactions with us, our affiliates or others**, such as your policy coverage, premiums, payment history, account balance, and underwriting and claims activities.
- **From other companies**, such as your driving record, claim history, and medical records.
- **From consumer reporting agencies**, such as your credit history and your creditworthiness.

### **How We Use Personal Financial Information**

We use Personal Financial Information to underwrite your policies, process your claims, ensure proper billing, service your accounts, and offer you other insurance or financial products offered by Michigan Insurance Company and our affiliates that we believe may suit your needs. We may disclose this kind of information about you as explained below.

### **Disclosure of Personal Financial Information**

We do not share Personal Financial Information about you except as permitted by law. We do not give or sell our Personal Financial Information to other companies for their own 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 Michigan Insurance Company and our affiliates and with our agents to better serve you and to assist in meeting your current product and service needs. We may disclose Personal Financial Information about you to other affiliated and nonaffiliated third parties, as applicable, 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.

### **How Michigan Insurance Company Protects Personal Financial Information**

We maintain physical, electronic, procedural and organizational safeguards to protect your Personal Financial Information. We continually review our policies and practices and test the strength of our security in order to help us ensure the security of Personal Financial Information.

## **About Michigan Insurance Company and the Donegal Insurance Group**

Michigan Insurance Company is affiliated with the Donegal Insurance Group of regional property and casualty insurance and financial services companies that also 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; Southern Mutual Insurance Company; Union Community Bank FSB; Donegal Financial Services Corporation; Commonwealth Insurance Services, Inc.; and Conestoga Title Insurance Company.

### **Applicability of this Notice**

This notice and the practices identified herein apply to our handling of Personal Financial Information involving insurance or financial services primarily for personal, family, or household purposes or to the extent required by law; they do not apply to insurance transactions which are primarily for business or commercial purposes except to the extent required by law.

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