

DONEGAL INSURANCE GROUP PRIVACY POLICY

Because we value you as a customer of the Donegal Insurance Group and we take your personal privacy seriously, we have established the following 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 expect any person or organization providing products or services to customers on our behalf to protect the confidentiality of Donegal customer information.
- Within the Donegal family of companies we emphasize the importance of protecting your personal information and that customer information is to be handled in strict confidence.

What kind of personal information do we have and how do we obtain it?

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. The following are examples of the types of information we may collect and how this information is obtained:

- **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. You may also perform certain transactions on our web site.
- **From non-Donegal Companies**, such as your driving record and claim history.
- **From consumer reporting agencies**, such as your credit history.

How is this information used?

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.

With whom is this information shared?

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.

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.

How do we safeguard the confidentiality of information about you?

Information relating to our customers has always been considered confidential within our company. Our employees understand that customer information is to be handled in strict confidence and that they are held responsible for the internal security of confidential 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.

Communications with our web site that contain confidential information require that a “secure session” first be established. Such communication between the Donegal Insurance Group and its customers is encoded using Secure Socket Layer (SSL) technology.

About the Donegal Family of Companies

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

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

If you have any questions or comments about our privacy policy please submit them to:

Donegal Insurance Group
1195 River Road, Box 302
Marietta, PA 17547

