

Western General Insurance
Personal Lines Privacy Notice

The Western General Insurance Personal Lines Group is giving you this notice to tell you how we may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the Western General Insurance Personal Lines Group. This notice also advises you of your right to keep this information from being shared with affiliates of the Western General Insurance Personal Lines Group or other business associates (non-affiliated companies we do business with to provide financial products and services) under certain circumstances and your right to limit marketing, in some cases.

What Nonpublic Personal Information Do We Collect About You?

We collect non-public personal information about you from the following sources:

Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number and driving history.

Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.

Information we receive from outside sources such as consumer reporting agencies, insurance agencies and state motor vehicle departments which may provide information on your credit history, credit score, driving and accident history, or prior insurance coverage in place.

How Do We Protect The Information That We Collect About You and Your Accounts?

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your non-public personal information. We strive to keep our information about you accurate. If you tell us of an error, we update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

Do We Share The Information We Collect About You and Your Accounts?

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, we may share all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Rights, detailed below.

What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?

Subject to Your Rights, detailed below, we may share nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:

Financial service providers, such as mortgage bankers, credit card issuers, insurance companies, and insurance agents.

Non-financial companies, such as credit reporting agencies, manufacturers, motor vehicle dealers, and telecommunications companies.

Companies that perform business or professional services such as printing, mailing services, data processing or analysis, or customer surveys, on our behalf.

Other companies we do business with to provide financial products and services to you.

We may also share nonpublic personal information about you with affiliates and non-affiliated third parties, as permitted by law.

Do We Share Information About Former Customers?

Yes, subject to Your Rights - detailed below, we may share all of the nonpublic personal information described above about our former customers with the same types of affiliates and non-affiliated third parties, as described above and as permitted by law.

Your Rights:

Information Sharing

If you want a company in the Western General Insurance Personal Lines Group not to share nonpublic personal information about you with affiliates, other companies we do business with to provide financial products and services to you, or both, you may opt out of Information Sharing. That is, you may direct the company in the Western General Insurance Personal Lines Group not to share information (other than as permitted by law). Information Sharing permitted by law includes, for example, sharing with companies that work for a company in the Western General Insurance Personal Lines Group to provide the product or services you request.

Your Information Sharing opt out direction will apply to nonpublic personal information, as described above, that the company in the Western General Insurance Personal Lines Group has collected about you and your existing account.

Affiliate Marketing

Federal law gives you the right to limit some but not all marketing from the companies in the Western General Insurance Personal Lines Group and their affiliates. You may limit companies in the Western General Insurance Personal Lines Group and their affiliates from marketing their products or services to you based on nonpublic personal information about you that they receive from a company in the Western General Insurance Personal Lines Group. This information includes income, account information, credit history, and payment history.

Your choice to limit Affiliate Marketing will apply to nonpublic personal information about you and your existing account.

How to Opt Out of Information Sharing or Limit Affiliate Marketing:

- If you wish to allow Information Sharing and Affiliate Marketing as described above, no further action is necessary.
- If you wish to opt out of Information Sharing with affiliates, or with non-affiliated third parties, or with both, or to limit Affiliate Marketing, other than as permitted by law, please complete the enclosed "Important Privacy Choices for Consumers".

Please Note: Completing and returning the Important Privacy Choices Form will opt you out of all Information Sharing and Affiliate Marketing as described above, other than as permitted by law.

- Return the completed form in the enclosed postage paid envelope to the following address:
Western General
P.O. Box 4493
Woodland Hills, CA 91365
- Each time you establish a new account with a company in the Western General Insurance Personal Lines Group, you will receive a privacy notice and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account, as permitted by law.
- If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control, or that own or control us) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choice

Restrict Information Sharing With Companies We Own or Control, or That Own or Control Us (Affiliates): Unless you direct us not to, we may share personal and financial information about you with our affiliates (and those affiliates may use the information to market to you).

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you direct us not to, we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

No, please do not share personal and financial information about me with your affiliates or with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliates and with other companies with whom we have contracts to provide products and services.

Named Insured: _____
Account(Policy) Number: _____
Signature: _____
Date: _____

To exercise your choice, fill out, sign and send back this form to us using the envelope provided. (You may want to make a copy for your records.)