

Privacy Statement

Because we value you as a customer of the Donegal Insurance Group® (“Donegal, We, Our, Us”) and we take your personal privacy seriously, we have established the following Privacy Policy:

- We do not sell customer information.
- We do not provide customer information to persons or organizations outside of Donegal 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 Donegal customer information.
- Within Donegal, we emphasize the importance of protecting your personal information and that customer information is to be handled in strict confidence.
- We afford prospective and former customers the same protections as existing customers with respect to the use of personal information.

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 products or on other forms, through telephone or in-person interviews, or through your dealings with your Donegal agent), such as your address, telephone number, social security number, bank or credit card account numbers, and employment information.
- From your transactions with us, such as your payment history, underwriting and claims documents or certain online transactions.
- From non-Donegal companies, such as your driving record and claim history.
- From consumer reporting agencies, such as your credit history.

Web System Usage

- Usage Details. When you access and use the Web System, we may automatically collect certain details of your access to and use of the App, including traffic data, location data, logs, and other communication data and the resources that you access and use on or through the Web System.
- Device Information. We may collect information about your mobile device and internet connection, including the device's unique device identifier, IP address, operating system, browser type, mobile network information, and the device's telephone number.
- Stored Information and Files. The Web System also may access metadata and other information associated with other files stored on your device. This may include, for example, photographs, audio and video clips, personal contacts, and address book information.

How is this information used?

We use customer information to determine your eligibility for insurance, 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 unaffiliated companies for their marketing purposes.

We share information about our transactions (such as payment of premium) and experiences with you (such as an auto accident) within Donegal 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 Donegal as permitted or required by law. 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. These insurance support organizations may retain information from reports they prepare and disclose that information to other persons;
- 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 products to you;
- 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;
- Another party, 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 Donegal. 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 confidentiality of customer information.

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

How can you review and correct information that we have about you?

If you wish to review the personal information that we have about you, please send a written request to Donegal Insurance Group, P.O. Box 302, Marietta, PA 17547 describing the kind of information you want to review in response to this notice. Please include your full name, mailing address and policy number. Within 30 days we will inform you what information is available and permit you to review the information at our offices, or receive a copy of it for a reasonable fee. Please note that we may not be able to provide information relating to investigations, claims, litigation, and other matters.

If you wish to correct, amend or delete records please send a written request as described above explaining the correction, amendment or deletion that is to be made. Within 30 days we will either make the requested correction, amendment or deletion, or notify you of our refusal to make the correction, amendment or deletion and the reasons for our refusal. If we refuse to make the requested correction, you may file a concise written statement in response to our decision which includes the information you think is correct.

Children

The Web System is not intended for children under 13 years of age, and we do not knowingly collect personal information from children under 13. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information.

Changes to Our Privacy Policy

We may update our privacy policy from time to time. If we make material changes to how we treat our users' personal information, we will post the new privacy policy on this page with a notice that the privacy policy has been updated and notify you by an alert the first time you use the Web System after we make the change.

Definitions

The meaning of the term "Web System" used in this Privacy Policy includes all of the following: The website of any of

our affiliated companies, our mobile and electronic applications, and the functions and information provided on and through any of our websites and any other customer-accessible electronic systems.

About the Donegal Insurance Group®

The Donegal Mutual Insurance Company and its affiliates conduct business together as the Donegal Insurance Group®, which offers personal and commercial lines of property and casualty insurance to businesses and individuals in various Mid-Atlantic, Midwestern, New England, Southern and Southwestern states. Our affiliates include:

- Atlantic States Insurance Company
- Donegal Mutual Insurance Company
- Michigan Insurance Company
- Mountain States Commercial Insurance Company
- Mountain States Indemnity Company
- Peninsula Indemnity Company
- The Peninsula Insurance Company
- Southern Insurance Company of Virginia
- Southern Mutual Insurance Company

This privacy notice is provided jointly on behalf of the companies identified above.



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