

NOTICE OF PRIVACY POLICY

Protecting the privacy of our customers is important to us. We want you to understand what data we may collect about you and how we use it.

OUR POLICY

- We collect and use personal data that is needed to advise customers about our products and to deliver those products.
- We restrict access to your personal data to authorized individuals who need to know this data to provide services and products to you.
- We require every person or organization that assists us in providing products or services to customers to protect the confidentiality of our customer data.
- We provide prospective and former customers the same privacy protection that we do existing customers.
- We disclose personal data only in circumstances where there is no "opt-out."

SOURCES OF DATA WE MAY COLLECT

We get much of our data from your application for insurance. In the application, we may ask about your age, occupation, physical condition, health history, or prior driving record. We collect only the personal data about our customers that are needed to serve you.

We may obtain data from outside sources such as driving record reports and credit reports. We also obtain data from support organizations that help detect and prevent insurance fraud. We may obtain data from inspection services that view and photograph damaged property. We may request medical reports from a doctor or hospital.

We retain personal data only as long as required by our business practices or by applicable law.

You may request a copy of our records of personal data about you. You may ask us to correct any incorrect data in those records. To submit a request to review your personal data write to us and include your name, policy number and the data you want to review. If you want to request a change to inaccurate data you may call us at 1-800-934-3809. Or you may write to us at Oregon Mutual Group Attention Privacy Manager, P.O. Box 808, McMinnville, OR 97128.

We may not be able to correct inaccuracies in reports provided to us by others. However, if you ask, we will provide the name and address of the agency that prepared the report. You may contact that agency directly and ask them to correct any errors. An organization that provides data to us may provide the same data to others.

SHARING AND USE OF DATA

We may share data about you with a third party as needed to service your policy or to inform you about our products. The types of persons or organizations with which we may share this data include those that perform business or insurance functions for us, such as independent claim adjusters and businesses that may help us with data processing or marketing. We may share personal data with your insurance agent. We may share personal data to protect against fraud. We may also provide data to a court, government agency or other third parties when subpoenaed or as otherwise required by law. We may share data with our affiliated company for administrative purposes or to provide you with more insurance options.

PROTECTING DATA

We maintain safeguards to protect your data. Only those members of our staff involved with administering your insurance policy have access to your personal data. We review our privacy practices, monitor our computer networks and test the strength of our security measures. We require companies that provide services to us to agree to safeguard customer data.

This notice is provided under federal and state law. You do not need to contact us to preserve the privacy of your personal data. You may wish to file this notice with your insurance papers. We will be sending you a privacy notice each time that you renew your insurance policy with us.

We value you as a customer. We are working hard to be your company of choice, a company you can continue to trust.