

West Virginia National Privacy Policy

Your privacy is important to us. We recognize your interest in how we treat the personal information that we obtain from you. As a West Virginia National customer, you may be wondering:

- What do we do with the personal information we have about you?
- What kind of personal information we have, and where did we get it?
- How we protect that information?
- How can you find out what information we have about you?

Information we may collect.

West Virginia National does not disclose any of your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services.

We collect and use information we feel is necessary to carry out our business. We may collect certain types of customer information that we need for this purpose, from sources included in the list below.

- your agent,
- insurance support organizations, for information such as your driving and claim history,
- independent claim adjusters,
- actuarial consultants,
- regulatory or law-enforcement authorities,
- information pursuant to subpoena or court order, and
- repair shops and vendors.

Personal information we have, and how we collect it.

The majority of the personal information that we have about you comes directly from you. You provide a significant amount of information to us on your application. In addition, we also keep information about the policies you purchase from us, as well as account balances and payment history.

At times, you may be required to provide West Virginia National, our affiliates, agencies, or other entities working on behalf of West Virginia National, with information. Such information may include, for example, your name, address, birth date, phone number, health information, e-mail address, the types and numbers of the policies you hold, social security number, driver's license number, accident/violation history, information about vehicle operators, mortgages, lien/lease holders, or vehicle information. This information is used to properly underwrite your policy.

How we protect your personal information.

When we share personal information with companies working on West Virginia National's behalf, that personal information, such as payment of premiums and loss experience as a result of auto accidents are protected as required by law with a confidentiality agreement. The agreement obligates those companies to keep confidential any information about you that we give them. We may share customer information as is necessary to handle claims under your policy and protect you against fraudulent activities.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. In the event your relationship with West Virginia National may end, your personal information will remain protected in accordance with our privacy practices as outlined in this privacy notice.

How can you find out what information we have about you?

At any time, you may request in writing, the opportunity to see what personal information we have obtained in our records. You may send any of the requests listed above in writing to:

West Virginia National Auto Insurance Company
330 Scott Avenue, Suite 2
Morgantown, WV 26508

This privacy notice also can be accessed through our website wvnational.com. Thank you for choosing West Virginia National.