

IMPORTANT PRIVACY INFORMATION FOR OUR POLICY HOLDERS

The West Virginia Essential Property Insurance Association respects your privacy. Although we must collect information about our applicants and policyholders as well as the property (to be) insured in order to issue a policy of insurance or to investigate a claim, we will respect the privacy of that information as described in this Notice. **We do not sell any information** about you to any third party.

CATEGORIES OF INFORMATION WE COLLECT ABOUT YOU. We may collect non-public personal financial information about you from your application for insurance or renewal application and other forms provided to us. We may also collect information about your transactions with us, our affiliates or others, and information we receive from a consumer reporting agency or property inspection bureau. Once we have issued a policy of insurance, we may also collect information about claims you file under the policy or about claims you have filed under other policies of insurance. All of this non-public personal financial information may be collected from you, from within our own files, from non-affiliated third parties, or from consumer reporting agencies.

INFORMATION WE DISCLOSE ABOUT YOU. We may disclose the following kinds of non-public personal information about you.

Information received on application for insurance, renewal application, and other insurance forms such as:

- * Your Name
- * Your Address
- * Your Social Security Number

Information about your transactions with us, such as:

- * Policy Coverage
- * Premiums Paid
- * Payment History

Information we receive from a consumer reporting agency or property inspection bureau such as:

- * Credit worthiness and credit history
- * Valuation of real and personal property
- * Claims made by you or against you

TO WHOM WE DISCLOSE THIS INFORMATION. We do not disclose any non-public personal financial information about our policy holders or former policy holders to anyone, except as permitted by law.

PRIVACY POLICY. We restrict access to non-public personal information about you to our employees and others who need to know that information so that we may provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your non-public personal information.

CONTACT US: If you have any questions about this privacy notice, please write to us at:

West Virginia Essential Property Insurance Association
190 N. Independence Mall West, Suite 301
Philadelphia, PA 19106-1554

Or call 800-462-4972 during regular business hours.

You may also visit our website at www.wvfairplan.com