



Important Notice About The Protection Of Your Privacy

Southern Vanguard Insurance Company values your business and the trust you've placed in us. That's why we want to assure you that we are serious about keeping your personal information private before, during and after your business relationship with us. This notice describes our policy regarding the collection and disclosure of your personal information.

Collecting Information

We may collect, maintain and use personal information about you in order to conduct our business, to offer new products, to provide customer service and to satisfy legal and regulatory requirements. Such information may include:

- Information we receive from you directly or through your agent or broker (such as information on applications, questionnaires, claim forms or other documents)
 - Information about your transactions with us, our affiliates or others (such as products purchased, claims made, account balances and payment history)
 - Information we receive from a consumer reporting agency (such as motor vehicle reports and credit reports)
 - Information we receive from other third parties (such as prior loss information)
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Disclosing Information

We may disclose the personal information we collect as required to conduct our business and as permitted by law. We may share information with our affiliates and non-affiliated third parties for the purpose of processing and servicing transactions, such as reinsurers, your insurance agent and brokers, property and casualty appraisers, auditors, claim adjusters, and third party administrators. Any such disclosure is required to be subject to an agreement with us that includes a confidentiality provision. We do not share your personal information with non-affiliated third parties that would use it to market products or services to you. Our standards for disclosure apply to your personal information whether you are a current or former customer.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Definitions

"Customer" means any individual who obtains or has obtained a product or service from a company of Southern Vanguard that is to be used primarily for personal, family or household purposes. This notice applies to customers only.

"Personal information" means nonpublic personal information, which personally identifiable information provided by you to a company of Southern Vanguard, resulting from a transaction with or any service performed for you by a company of Southern Vanguard, or otherwise obtained by a company of Southern Vanguard. Personal information does not include publicly available information as defined by law.

"Southern Vanguard" is an industry designation for the following affiliated insurance companies, each a separate legal entity, on whose behalf this notice is given:

Southern Vanguard Insurance Company