



The Philadelphia Contributionship

PRIVACY NOTICE

The Philadelphia Contributionship has been meeting the insurance needs of our customers since 1752. We have a long history of respect for and commitment to the privacy of our customers. In order to provide products and services that respond to your needs we collect certain personal information about you and members of your household. We want you to understand what information we collect about you and how we use that information. We obtain and use this information only in accordance with Federal and state law.

Information We Collect

We collect the following categories of personal information about you and members of your household.

- Information from you directly or through an agent or broker, including information from applications, worksheets, questionnaires, claim forms, other documents, correspondence, telephone contacts and electronic communications. For example, this includes information such as your name, address, date of birth, social security number, occupation, telephone number, driver's license number and sometimes, your health history and condition.
- Information from third parties, including but not limited to credit reports, motor vehicle records, accident/violation history, credit reports, claims history and market value comparisons.
- Information from property inspectors retained by us. For example, this includes information about your home, its location, condition, value and it may include photographs.
- Information about your transactions with us. For example, your policy(ies), coverage, premiums, claims history and payment history.
- Information from visitors to our web sites. For example, information provided from you through on-line forms and information requests or online information collecting devices known as "cookies". We do not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

Use of Information

The information that we collect helps us to identify who you are, manage our relationship with you, develop or offer products and services that meet your needs, provide you with accurate rates and provide superior customer service.

Disclosure of Information

We do not disclose personal information about you to anyone unless permitted by law. We are permitted by law to provide information to:

- A third party that performs services for us, such as claims investigations, medical examinations, inspections, and other services in support of your policy;
- Our affiliated companies and reinsurers; Insurance regulators and reporting agencies;
- Consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information where permitted by law;
- Law enforcement agencies or other government authorities to report suspected illegal activities; A person or organization conducting insurance actuarial, or research studies;
- As otherwise permitted by law

Security Procedures

We maintain physical, electronic and procedural safeguards to protect the confidentiality of nonpublic personal information about our customers against: unauthorized access or disclosure; and accidental loss, alteration, or destruction. We restrict access to nonpublic personal information about our customers to those employees who need to know that information to provide products and services to our customers.

Information of Former Customers

Our privacy policy also applies to former customers.

Changes in Privacy Policy

We may choose to modify our policy at any time. We will send our customers any updated policies at least annually.

The Philadelphia Contributionship Companies

The Philadelphia Contributionship Companies on whose behalf this notice is being given are:

The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, Inc.

The Philadelphia Contributionship Insurance Company

Germantown Insurance Company

Franklin Agency, Inc.