

National Casualty Company

PRIVACY STATEMENT

We value you as a customer and respect your right to privacy. We know that you purchase our products and services because you trust that we stand behind our promises. We pledge our commitment to treat your information responsibly, and we created this privacy policy to show you that we are working hard to protect your privacy.

Confidentiality and security

We use physical and technical safeguards to protect your information. We restrict access to your information to those who need it to perform their jobs. Third-party business partners are bound by law to use the information only for our purposes. They may not disclose it or use it in any other way. We comply with all data security laws.

Collecting your personal information

We collect personal information about you from different sources. For example, we collect information you send us on applications and forms. We also collect information from your transactions with our sister companies, others, or us. We may collect information from a consumer-reporting agency, demographic firm, or medical provider. This collection depends on the product or service you request.

Sharing your personal information

We do not sell your information to anyone. We may share this information with a business that carries out services and marketing for us. We may share your information as required or permitted by law. We may share your information for a legal or regulatory purpose or to combat fraud. This sharing depends on the products you select. These include the following types of information:

- We may share information we receive from you on applications or other forms. This may include your name, address, beneficiaries, social security number, and family member information. This may also include assets, income, and the property address and value.
- We may share information from your transactions with our sister companies, or us. This may include your account balance, policy coverage, and payment history. This may also include premium paid, preferences, claims, and purchase method.
- We may share information we receive from a consumer-reporting agency or other report. This may include your credit report, motor vehicle, and driver data. This may also include medical and employment data, loss history reports, and other driver data.

Information sharing and opt out

We do not sell your personal information to anyone for any reason. We do not share it, except to service your product. These reasons are described in more detail above and are permitted by federal and state law. Therefore, there is no

need for you to opt out. If we change our sharing policy, we will tell you and give you a chance to opt out before we share your information.

Please note: If you also purchased a different financial or insurance product, we may share your information for marketing purposes. If so, you will receive another privacy statement with instructions about how to opt out of information sharing.

Using your medical information

Sometimes, we must collect medical information to provide you a product or to pay a claim. We do not use or share your medical information for any marketing purpose unless we receive your permission. We use medical information when:

- Underwriting insurance
- Servicing your policy, account, or claim
- As required or permitted by law
- At your request and with your authorization

INTERNET POLICIES

Information collected from Web sites

National Casualty Company may collect the information you provide when you:

- request information from one of National Casualty Company's Web sites
- use online tools and calculators
- apply online for products
- subscribe to online services
- complete an online form
- conduct transactions online

National Casualty Company contracts with certain unaffiliated business partners who help us deliver online products and services. They may keep the information you provide. Other online activities are listed below.

Visitor data

National Casualty Company may collect site aggregate and customer-specific information about the pages you view on our internet Web site. We log IP addresses, browser and platform types, domain names, access times and referral data. We also may collect information a customer volunteers on surveys and electronic forms. This information is used to improve our Web sites.

National Casualty Company may gather data on its Web sites. This is a standard industry practice and is used to find out how visitors use our Web site. We may collect aggregate information on the public areas of our Web site. We may also collect information on an individual basis on areas of our Web site that require visitors to logon using an ID and password. We may collect the following data:

- how many people visit our Web site
- the pages they visit and the features they use
- how long they stay on our Web site
- the Web site people come from before reaching our Web site

Use of Web cookies

National Casualty Company stores a cookie on a person's computer when they visit our Web site. A cookie is a tiny piece of information that is required to create and maintain a secure session. Cookies let a person request information and do business online. The cookies do not have confidential or personal information. They do not track a user after leaving our Web site.

Marketing Web cookies

National Casualty Company uses marketing cookies (such as Real Media) from our marketing partners to serve ads across the Web. You can view, edit, and manage your ad preferences associated with this cookie or opt out entirely by accessing the Network Advertising Initiative. Link to: <http://www.networkadvertising.org/managing/index.asp>

Other online security

National Casualty Company also uses a Secure Sockets Layer (SSL). This keeps all information confidential when it is sent between our Web site and the user's computer.

E-mails

National Casualty Company keeps the e-mails you send to us. If you agree to receive e-mail messages from us, we will keep the information you give us to send e-mails of specific interest to you. If you choose to send us an e-mail, we keep your e-mail, your e-mail address, and our reply. Please be careful about the information you give us in an e-mail. As with any public Web site, this communication may not be secure.

Web links

It is important to note that other companies or organizations may have links on National Casualty Company sites. We are not responsible for the collection, use or security of information by the companies or organizations outside of National Casualty Company.

Please read the privacy policy of Web sites reached through the use of links from National Casualty Company Web sites.

Why National Casualty Company may collect information on its Web sites

National Casualty Company or our business partners use the information from our Web sites for many purposes:

- edits and feedback
- marketing and promotions
- analysis of user behavior
- product development
- content improvement
- informing advertisers how many visitors have seen or

- clicked on their advertisements
- customize Web site content and layout

Questions

We value our customers and want you to understand how we use the information we collect. Please contact us if you have any questions about our privacy policy. We will provide you a copy of your personal information that we control and can reasonably retrieve. To access your information, you must provide the following:

1. All policy numbers you want to access.
2. Please sign your request and have your signature notarized. This helps us ensure the identity of the person requesting the information.

We do not currently charge a fee to cover the cost of providing you with a copy of this information. However, we reserve the right to charge a small fee in the future. You may request that we correct your personal information in our files.

Please note that we do not control information provided by third parties. So, you will need to contact the third party to correct any information from them. Sometimes we obtain your consumer or credit report. If so, you may request the credit-reporting agency's name and address. You may ask the agency to give you a copy of your report.

Please send privacy inquiries to:

National Casualty Company
c/o DVM Insurance Agency
Attn: Compliance Director
1800 E. Imperial Hwy., Suite 145
Brea, CA 92821-6062

When you write to us, please include your name, address, and policy number, and your agent name and number, if you know it. You can contact your agent to change information that we control, such as your address. This privacy statement describes our privacy practices for both current and former customers. We will provide one copy of this notice to joint policy or contract holders. Please share this information with everyone covered by your policy or contract.

If you request, we will send more copies of this statement.

We look forward to building a lifetime relationship with you.

Thank you for choosing National Casualty Company.