

Penn Millers and Your Privacy

Your Privacy Is Our Concern

When you applied to Penn Millers Insurance Company for any type of insurance, you disclose information about your business to us. The collection, use and disclosure of such information are regulated by law. Penn Millers and its affiliates maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information. Penn Millers also instructs our employees so that they will understand the importance of the confidentiality of information, and takes appropriate measures to enforce employee privacy responsibilities.

What Kind Of Information Do We Collect About You And From Whom?

Penn Millers obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know.

Depending on the nature of your insurance transaction, Penn Millers may need additional information about you, your business or other individuals proposed for coverage. For auto insurance, we may need information from motor vehicle records. For property coverages, we may inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records.

What do we do with the information collected about you?

Information that has been collected about you may be retained in both our records and in your agent's files. We review it in evaluating your request for insurance coverage and in determining your rates. We will also refer to and use information in our policy records for purposes related to issuing and servicing insurance policies and settling claims.

To Whom Do We Disclose Information About You?

WE DO NOT DISCLOSE ANY NON-PUBLIC INFORMATION ABOUT OUR APPLICANTS, CUSTOMERS OR FORMER CUSTOMERS, EXCEPT AS PERMITTED BY LAW. THAT MAY MEAN THAT WE WILL MAKE DISCLOSURES TO THE FOLLOWING TYPES OF THIRD PARTIES WITHOUT YOUR CONSENT:

- Your agent or broker;
- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies;
- Independent claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you;
- Businesses that help us with data processing or marketing;

- Businesses that conduct scientific research, including actuarial or underwriting studies;
- Other insurance companies or agents as reasonably necessary in connection with any application, policy or claim involving you;
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes of fraudulent claims;
- Medical care institutions or medical professionals to verify coverage or conduct an audit of services;
- Insurance regulatory agencies in connection with the regulation of our business;
- Law enforcement or other governmental authorities to protect our legal interests or in the cases of suspected fraud or illegal activities;
- Authorized persons as ordered by subpoena, warrant or other court order or as required by law;
- Policyholders for the purpose of providing information regarding the status of an insurance transaction; or
- Leinholders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

How To Contact Us

Use any of the following methods to reach us:

Penn Millers Insurance Company
PO Box P, 72 North Franklin Street
Wilkes-Barre, Pennsylvania 18773-0016
Telephone: 570-822-8111
Toll-Free Number: 1-800-233-8347
Fax: 570-829-2060