– PLEASE READ THIS CAREFULLY –

OUR PRIVACY POLICY

Your Privacy is Our Concern

When you apply to Windsor-Mount Joy Mutual Insurance Company for any type of insurance, you disclose information about yourself to us. Law regulates the collection, use, and disclosure of such information. Windsor-Mount Joy, its affiliates, and subsidiaries maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information. We also limit employee access to personal identifiable information to those with a business reason for knowing such information. Windsor-Mount Joy also instructs our employees so that they understand the importance of the confidentiality of personal information, and takes appropriate measures to enforce employee privacy responsibilities.

What kind of information do we collect about you and from whom?

Windsor-Mount Joy obtains most of our information 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. Sometimes we may contact you by mail or phone to obtain additional information. We may use information about you from your other transactions with our affiliates, others, or us.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. We may need information from your motor vehicle records. We may send someone to 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 the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts, and other public records. We may receive consumer credit information from a consumer-reporting agency. A report from a consumer reporting agency may contain information as to creditworthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics, or mode of living. An investigative consumer report, containing the same type of information, may also be obtained from the same type of agency that will gather information through personal interviews with your neighbors, friends, associates, acquaintances, or others who have knowledge concerning those items of information. If we order an investigative consumer credit report, we will notify you as required by state laws and the federal Fair Credit Reporting Act (FCRA). Under FCRA, you have the right to be personally interviewed if we order an investigative consumer report. Upon request, we will tell you how to get a copy of the report. The agency that prepares a consumer report for us may retain that report and disclose it to other persons as permitted by law.

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 this information in our policy records for purposes related to issuing and servicing insurance policies and settling claims. We may use information in your files for insurance marketing purposes or to help you with your overall insurance programs.

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will tell you as required by state law and the federal Fair Credit Reporting Act. We will also give you the name and address of the consumer-reporting agency making the report.

We may retain information about our former customers and would disclose that information to affiliates and non-affiliates as described in this notice.

To whom do we disclose information about you?

We do not disclose information about you unless the disclosure is necessary to conduct our business. We do not disclose any non-public personal information about our 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:

Our affiliated companies;

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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, agents, or consumer reporting agencies 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 or 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 interest or in cases of suspected fraud or illegal activities;
Authorized persons as ordered by a subpoena, warrant, or other court order or as required by law;
Certificateholders or policyholders for the purpose of providing information regarding the status of an insurance transaction or;
Lienholders, mortgagees, lessors, or other persons shown on our records as having a legal or beneficial interest in your policy.

How can you find out about information we have about you?

You have the right to know what kind of information we keep in our files about you, to have reasonable access to it , and to receive a copy. Contact us by any of the ways provided at the end of this notice if you have questions about what information we may have on file. Tell us what information you would like to receive. Provide your complete name, address, date of birth, type of policy held or applied for, and all policy numbers issued to you by us. Certain types of information generally collected when evaluating claims or possible lawsuits need not be disclosed to you.

Within thirty business days of receipt of you request, we will inform you in writing of the nature and substance of locatable, retrievable, and available recorded personal information about you in our files. You may review this information in person or receive a copy of it at a reasonable charge. We will also identify the person or organizations to which we have disclosed this information within the past two years. In addition, you will be given the name and address of any consumer-reporting agency that prepared a report about you so you can contact them for a copy of that report if you wish.

After you have reviewed the personal information about you in our file, you can contact us if you believe it should be corrected, amended, or deleted. Tell us what you think is wrong and why. We will consider your request and within thirty business days either change our files or tell you that we did not and the reason. If we do not make the changes, you will have the right to insert in our file a concise statement containing what you believe to be the correct, relevant, or fair information and explaining why you believe the information on file to be improper. We will notify persons designated by you to whom we have previously disclosed information of the change or your statement. Subsequent disclosures we make also will include your statement.

How to contact us

Use any of the following methods to reach us:

Windsor-Mount Joy Mutual Insurance Company
21 W. Main St., PO Box 587
Ephrata, PA 17522-0587
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