

**FACTS**

**WHAT DOES WESTERN WORLD INSURANCE GROUP, INC DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Insurance Claim history.
- Credit Scores and credit-based insurance scores.
- Income and assets.

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **Western World insurance Group("Western World")** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Western World Share?	Can you limit the sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?**

Call 1-888-847-8600 or go to <https://www.westernworld.com/contact/>

## Who we are

Who is providing this notice?	Western World Insurance Group, Inc. ("Western World")
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## What we do

How does <b>Western World</b> protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and building.</p> <p>We limit access to your information to those employees who need such access in connection with providing products or services to you.</p>
How does <b>Western World</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for insurance or pay insurance premiums</li> <li>■ Give us your contact or income information</li> <li>■ File an insurance claim</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. <b>See below for your rights under state law.</b></p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates may include Western World Insurance Company and other subsidiary insurance companies.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>We may share with Wright National Flood Insurance Services, LLC; Wright Flood Insurance Services, LLC; insurance agents, , brokers, representative, support organizations; and third-party contractors..</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our marketing partners include Wright National Flood Insurance Services, LLC and Wright Flood Insurance Services, LLC.</i></li> </ul>

## Other important information

As required by applicable law, we will afford you the right to access your personal information, under certain circumstances to find out to whom your personal information has been disclosed, and request correction or deletion of your personal information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such request. All requests must be made in writing to the following address. Attn: Privacy Compliance, Western World Insurance Group, 300 Kimball Drive, Suite 500, Parsippany, NJ 07054.