



PRIVACY STATEMENT

PLEASE REVIEW THIS PRIVACY STATEMENT CAREFULLY. YOUR USE OF THE WEBSITE SIGNIFIES YOUR AGREEMENT TO THIS PRIVACY STATEMENT AND MILLVILLE'S [TERMS OF USE](#).

Your Privacy... is Our Concern

Millville Mutual Insurance Company and its affiliate Millville Insurance Company of New York ("Millville") are committed to protecting your privacy. When we provide a quotation or issue a policy to an individual, we need information about the person or property to be insured. However, we consider this information private take steps to protect its confidentiality.

You may share personal information with us through our websites, www.millvillemutual.com, www.millvilleinsuranceofnewyork.com (the "Websites"), through our MyMillville mobile application, the Millville Insurance Companies Portal, by email, by telephone, by regular mail, or in person, including when you apply for insurance coverage through Millville or one of its agents, when you speak to a customer service representative, or when you request information from us or apply for employment with us (collectively, together with the Websites, the "Services"). The phrases "personally identifiable information" or "personal information" mean your name, address, telephone number, email address, Social Security number, driver's license number, financial account information, and personal health information.

The purpose of this Privacy Statement is how we may collect personal information about you when you visit our Website or use the Services, how we may use that information, whether we disclose it to anyone, and the choices you have regarding our use of, and your ability to correct the information.

Whenever you submit information via the Services, you consent to the collection, use and disclosure of that information in accordance with this Privacy Statement or as otherwise permitted or required by law. It is your responsibility to review this Privacy Statement carefully, especially before providing any personal information through our Website. If you do not agree to the terms of our Privacy Statement or the Terms of Use, please do not use this Website.

Information You Submit

The personally identifiable information we collect when you communicate with us via the Websites, email, and online forms will depend upon your inquiry and also the type of insurance you request. Such information may include your name, address, social security number, date of birth, income level or wage information, personal health information, or credit history, and further, in the case of online billing, banking information and credit card number. When you utilize the "Find an Agent" function of our website, you may provide us with your location.

You provide us with most of the information we collect as part of the application process. The types of information we collect depends upon the type of policy, and may include automobile motor vehicle reports, claim reports, and property inspections. We may also receive and verify other information from government agencies or independent reporting companies to help us correctly rate and properly

underwrite your insurance risk. If you decide to insure with us, your file may also contain information connected with any claims you've had. The claim representative may comment, for example, on the condition of the property, or let us know if there have been any changes in the way it's used. We may also keep a police report, if there was one in connection with an accident. We also, occasionally, require some medical information about an insured – if, for example, we need to know whether a physical impairment will affect a person's ability to drive safely.

Information That Is Automatically Collected

As you navigate through this Website, certain information may be automatically collected using various technologies, such as navigational data collection. For example, when you use the Website, we may collect your Internet Protocol (IP) address, which is a unique identifier that is associated with your computer. An IP address is a number automatically assigned to your computer by your Internet service provider. We analyze IP addresses in the aggregate for system administration purposes and to compile statistics that show the numbers and frequency of visitors to our Sites and its individual pages. These aggregated statistics are used internally to improve our Website and for our own marketing purposes. Each time you log onto the Website and each time you request one of our pages, our server logs your IP address. Although we log your session with us, we will not normally link your IP address to anything that can allow us to identify you.

This Website may use “cookies.” A “cookie” is a small file stored by your Web browser to help a particular system recognize you and the pages you visit in a website. Cookies allow this Website to recognize you more quickly. Cookies may store unique identifiers, user preferences and other information. We use cookies to improve your browsing experience and to help us measure the number of visits, average time spent, page views, and other statistics relating to the Website. The information we gather through the use of cookies is not sold to vendors, advertisers, direct mail concerns, email list services, etc. This Website uses Google Analytics, a widespread and trusted analytics solution, to help us to understand how you use the site and ways that we can improve your experience. Google will set cookies through our site, which may track things such as how long you spend on the site and the pages that you visit.

Most Web browsers are initially set to accept cookies. If you prefer, you may be able to set your browser to refuse cookies or to alert you when cookies are being sent, but it is possible that some parts of the Website will not function properly if you do so. Please recognize that browser blocking tools are not controlled by Millville and we do not guarantee their effectiveness. To find out more about cookies, including how to manage and delete cookies, visit www.allaboutcookies.org.

How We Use Your Information

We keep your personal information in our records. We typically use the personal information we collect for the purposes for which it was provided, such as to respond to inquiries, provide quotes when requested, issue your policy, process and settle claims, ensure proper billing, provide service to accountholders and prospective accountholders, and consider applications for employment. We may also use information we collect to improve the products and services we offer, to detect fraud or illegal activities, for archival and backup purposes, and to enforce our Terms of Use.

Sharing of Information

Please bear in mind that anyone you provide with your log-in information to this Website will also have access to your account and personally identifiable information. You should safeguard your log-in information to protect the confidentiality and security of your personal information.

Millville does not sell your personally identifiable information. Except as described below, we will not disclose information about you without your authorization. We may, without your prior permission and only if permitted by law, provide your personal information to certain persons or organizations such as:

- Your independent agent or broker
- Our affiliated property and casualty insurance companies
- An independent claim adjuster or investigator once a policy is established
- Persons or organizations that conduct scientific research, including actuarial or underwriting studies
- An insurance support organization or another insurer, to prevent or prosecute fraud or to properly underwrite the risk

Also, on rare occasions, we may be required to share this information:

- With a State Insurance Department or other governmental agency, if required by federal, state or local laws
- If ordered by a summons, court order, search warrant or subpoena

To protect our own legal interests, or in case of suspected fraud or other illegal activities. Millville may provide certain aggregate information we collect from visitors to this Website (e.g., statistics, sales, traffic patterns and services) to third parties who can assist Millville in analyzing and understanding the information and help us to better provide online products and services. Should Millville share this aggregate information with third parties, it will not include any personally identifiable information.

Notwithstanding the foregoing, however, Millville reserves the right at all times to disclose any information as Millville determines, in its sole discretion, to be necessary to satisfy any law, regulation or governmental request or to avoid liability for Millville or any third party.

How to Find Out What Information We Have About You

You may see and copy the personal information in your files (except for certain documents pertaining to claims and lawsuits, or medical in nature). If you believe any of our information is incorrect, we will reinvestigate and, if we agree there was an error, we will correct it. If we do not agree, you are still entitled to file a statement with us, disputing the information. We will send the correction or statement to anyone who received or will receive the original information.

- If we do not issue a policy for you, the only information we will have on file will be that gathered by us during the quotation process. If you wish to inquire about this information, please write to: PRIVACY COORDINATOR, PO Box 280, Millville, PA 17846.
- If we issue a policy for you, your policy package will include the address at which you can write to us with questions about the right of access to or correction of your policy file.

In order for us to safeguard your information, your request to see and copy such information must be in writing and include your name, address, policy number, daytime phone number, the best time of day for us to call, and a copy of personal identification such as your driver's license.

Please note that sometimes these requests may take some time to be effective, and we may retain your personal information if required to do so to comply with law, in furtherance of a legitimate business purpose, or if otherwise permitted by law.

Children's Privacy

This Website is not designed or intended for use by children under 16 years old and we do not seek to collect personal information about such children through our Website. If you believe we have collected personal information about a child under 16 years old, please contact us using the email or mailing addresses provided below so that we may delete the information.

Changes to Privacy Notice

Millville reserves the right to change this Privacy Statement at any time. Please check this page regularly to stay apprised of such changes.