

YOUR FINANCIAL PRIVACY

We are committed to the strong tradition of safeguarding our customers' private financial information.

FRIENDS COVE MUTUAL INSURANCE COMPANY
Established 1878

Privacy Statement

Friends Cove Mutual Insurance Company, hereafter referred to as Friends Cove Mutual, is dedicated to providing our customers with the highest level of customer service. In order to do so, we use the latest in innovations and technology. The use of such technology raises concerns about the confidentiality and security of customer information which we take very serious.

**Privacy Concerns*

Friends Cove Mutual understands that privacy and security are important to our customers when transacting business or viewing information. We take the responsibility of maintaining confidential information very seriously. We recognize that you, the customer, have a right to expect your personal information to remain private and secure at all times.

**Access to Customer Information*

Friends Cove Mutual uses customer information for lawful business purposes only. We limit access to consumer information to specific employees. We emphasize the importance of confidentiality and privacy to our employees through our policies of ethics and our training and operating procedures. Employees who violate these privacy policies are subject to disciplinary measures.

**Collection, Retention and Use of Consumer Information*

Friends Cove Mutual collects, retains and uses information about customers when we reasonably believe it is helpful to conduct business, to assess and manage risk, to comply with federal and state laws and to provide products, services and other opportunities to customers.

**Information Protection*

Friends Cove Mutual maintains a series of controls and procedures to protect the consumer from unauthorized access to their information by others. All of our operational and data processing systems are in a secure environment that guards against your account information being accessed by a third party. These controls and procedures combine technology and operational procedures which work to provide assurances that the integrity of the data is not compromised.

**Maintenance of Accurate Information*

Friends Cove Mutual strives to maintain accurate and complete information on all of our customers in accordance with reasonable commercial standards. If at any time, you note inaccurate or incomplete information in regards to your account, please notify us by phone (800.552.5808) or in writing at 500 East Pitt Street, Bedford, PA 15522. We will investigate and correct any inaccuracies in a timely manner.

**Customer Privacy with Affiliated Third Parties*

At times it is necessary to provide personally identifiable information about our customers to a third party affiliate such as a vendor, service company, agent, agency or your Mortgagee. These entities agree to safeguard our confidential customer information and they must abide by applicable law.

**Restriction on Disclosure of Information*

Friends Cove Mutual shares information regarding customers among our agents and agencies only in accordance with strict confidentiality policies and applicable law. We do not reveal specific information about our customers' accounts or other personally identifiable data to unaffiliated parties for their independent use unless (1) our customer has requested or consented to it; (2) the information is provided to help complete a transaction initiated by our customer; (3) the information is provided to a reputable credit bureau or similar reporting agency; or (4) disclosure is lawfully permitted or required; for example, in connection with litigation, fraud investigation, or potential business purchases and sales.

Friends Cove Mutual does NOT provide or share nonpublic information about our customers with outside third parties; however if at some future time we would elect to provide or share this nonpublic information, you as a customer would have a right to "OPT OUT." Before doing so, we will notify you of our intent and the notice will contain a telephone number, fax number, email address or a mailing address that you can notify us of your wish to "opt out." If you opt out, no nonpublic information that comes from your relationship with Friends Cove Mutual will be shared with non-affiliated third parties. Before information is shared you will be given a reasonable amount of time to make this opt-out decision, and thereafter you may choose to opt out at anytime. To exercise your right to "Opt Out" please notify us in writing at 500 East Pitt Street, PO Box 646, Bedford, PA 15522, by fax at 814.623.3364 or email contact@friendscove.com and we will be happy to process your request.

OUR PLEDGE

Friends Cove Mutual remains committed to providing solution based services to our customers. Technology plays a key role in this process. As technology changes, we will continue to evaluate and update the privacy rights of our customers. If you have any questions or concerns about our privacy policy, please contact us at the numbers listed below or visit us at the home office.

Friends Cove Mutual Insurance Company
500 East Pitt Street
PO Box 646
Bedford, PA 15522

Telephone: 814.623.1100

Toll Free: 800.552.5808

Fax: 814.623.3364

Email: contact@friendscove.com