



PRIVACY NOTICE

One of the most important assets of Canal Insurance Company and Canal Indemnity Company (hereinafter collectively referred to as "Canal") is the trust consumers place in us to respect and properly handle personal information received by Canal in connection with providing our products and services. To continue earning your trust and enhance the products and services offered to you, Canal has adopted the following Privacy Policy to govern how we treat your nonpublic information. We recognize the importance of respecting the privacy of our policyholders and want to make sure that you know that all steps necessary will be taken to protect the privacy of the customer information we collect and, in some cases, disclose. This Privacy Policy applies to both current and former customers of Canal. So that you can best understand what happens to the information collected, we encourage you to take a few moments and read the following information about how we collect, disclose, and protect your personal information.

A. What information do we collect?

Canal, its agencies and other affiliated companies that provide services on behalf of Canal, collect information necessary to underwrite and provide accurate insurance rates and to maintain and improve customer service and claims handling. We obtain nonpublic personal information about you from you in your request for a quotation of rates, on applications for coverage, through your transactions and other interactions with us, as well as from consumer reporting agencies, state motor vehicle departments, and other third parties. We obtain and use this information in accordance with the applicable state and federal laws. The information we gather helps us identify who you are, and properly service your business.

B. How do we use collected information?

We use the information collected to provide you with accurate rates and to provide customer service. We reserve the right to share any information we collect about you with non-affiliated third parties for purposes other than those specified in this notice. However, prior to sharing any such information, we will provide you with a notice of the types of information and non-affiliated third parties with which we intend to share and give you an opportunity to opt-out of having your information shared.

C. What information do we disclose?

We will share information about you only as permitted by law. We will not share your Nonpublic Personal Information with other companies for their marketing purposes without your consent. There is no need to "opt out" or tell us not to do this. We may disclose some or all of the information referred to above to affiliates and also to unaffiliated third parties for the purpose of servicing customers' insurance needs, performing business services for us, or as otherwise permitted under applicable state or federal laws. Recipients include our family of insurance companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. For example, we retain the services of certain outside contractors to perform services on our behalf. At times we must disclose relevant information about our policyholders to our contractors so they may provide specific services for us such as policy issuance, or inspections and appraisals after a claim. For purposes of fraud prevention, we also participate in several insurance industry supported databases of reported claims and additional driver information. Any personally identifiable medical information will not be shared for purposes other than to properly service the policy you purchase and/or to administer a claim.

D. What security procedures are used?

Our customers expect us to maintain information that is accurate, protected against manipulation and errors, secure from theft, and free from unwarranted disclosure. We maintain technical and organizational safeguards to protect the confidentiality of nonpublic personal information about our policyholders against (i) unauthorized access or disclosure and (ii) accidental loss, alteration, or destruction. We permit only authorized employees, who are trained in the proper handling of policyholder information, to have access to that information. We strive to ensure that the companies we use as our contractors support our commitment to privacy protection in their handling of personal data about our policyholders. We require outside contractors to keep your information strictly confidential and to use the information solely on our behalf and as directed by us, and we require them to protect this information as we would. We maintain physical, electronic and procedural safeguards that comply with state regulations to guard your nonpublic personal information.

E. Is the information accurate?

We maintain procedures to assure that the information we collect is accurate, up-to-date, and as complete as possible. To review information we have about you, send a written request to Canal Insurance Company, P. O. Box 7, Greenville, South Carolina 29602, ATTN: Legal Department.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information, such as your credit report. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone named by you who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object, including the information you think is correct. Your statement will then become part of your file. It will be sent to the same persons to whom we would send a copy of any correction or change.

NOTE: This Privacy Policy relates only to policyholders who have purchased insurance through Canal. We reserve the right to change this Policy at any time, but rest assured you will be promptly notified of any change as required by law. Additionally, because you purchased your insurance through an agent that agent may have a different policy for disclosing information that you provided to that agent. Please contact the agent directly to receive a copy of their privacy policy. If you have questions about Canal's Privacy Policy, please feel free to contact Canal at 800-699-7690.