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Privacy Notice to Our Customers

This is our **Notice of Privacy Policy**, and we'll provide it to you the first time we do business with you and upon request or as required by law thereafter. This is provided to all customers of Viva Seguros Insurance Company to explain our policy relating to maintaining the confidentiality of non-public personal information. This company is committed to giving your non-public personal information all the protection required by law. This privacy policy outlines the types of non-public personal information that we collect, why we collect it, how we use it, with whom we share it, and how you may review and amend or correct it.

Categories of Non-Public Personal Information We Collect: Non-public personal information is personally identifiable financial information about you obtained by us in connection with providing products and services to you. It includes information provided by you, obtained by us, or resulting from your transactions with us or others. It does not include information available to the general public. We collect non-public personal information from the following sources:

Information we receive from your application or other forms. This information may include your name, address, health and financial information, and may be received in person, by mail, by phone, by facsimile, or the internet.

Information about your transactions with us, our affiliates or others. This could include, among other things, information to adjust, investigate, or settle your insurance claims, your claims history, billing and payment information and coverage selections.

Information we receive from consumer reporting agencies. This information is generally used in connection with the application process. It may include motor vehicle reports, prior claim data, credit histories and information we receive from a customer report or investigative consumer report, medical records and reports, and other information relevant to underwriting your business, administering your business, or processing a claim.

Categories of Parties to Whom We May Disclose Non-public Personal Information: We will disclose your non-public personal information as permitted or required by law. We do not sell customer information. We do not currently disclose non-public personal information about you to our affiliates, except as permitted by law. If we disclose non-public personal information about you to our affiliates, the information will be disclosed to respond to your needs and to provide information about products or services offered through our affiliates. Non-public personal information is treated with the same standards of confidentiality among all our affiliates. We may share information among our affiliates about your accounts or our experiences or transactions with you. This includes identification information, account balance information and payment histories. To underwrite your insurance, we may share your consumer report or investigative consumer report to our affiliates. By applying for insurance with us, you consent to our sharing of this information to our affiliates. We will not otherwise share your consumer report or investigative consumer reports.

We do not disclose non-public personal information about you to nonaffiliated third parties, except as permitted or required by law. We may disclose non-public personal information in connection with the servicing or processing of an insurance product or service that you request or authorize. These services may include check processing, data processing and claims handling functions. We may also disclose non-public personal information with nonaffiliated third parties that perform marketing services on our behalf, with other financial institutions with whom we have joint marketing agreements, or as permitted by law.

We restrict access to your non-public personal information to those employees and other parties necessary to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your non-public personal information.

You have right to access to recorded personal information by written request. You have the right to review and request to amend, correct, or delete the information collected. We may make any amendment or correction requested by you but if we do not we will provide adequate reasons for our decision.

Further Information: If you have any additional questions about this privacy policy or concerns regarding your personal information, you can visit your producer of record, you may notify us through our "Contact Us" page on our website at www.lighthousecasualty.com or you may write us at Lighthouse Casualty Managers, 7400 N. Caldwell Ave., Niles, IL 60714.