

Privacy Policy

SCOPE

This policy covers information Union General Insurance Services, Inc. (“UG”) receives through the UG website www.uniongeneralinsurance.com (the “Site”) and from users of UG insurance related services (“You”). Companies providing insurance related services such as UG need to share certain personal information to run their everyday business. In the section below, we list the personal information UG may have access to and the reasons UG may share such personal information.

INFORMATION WE COLLECT OR RECEIVE

We may collect nonpublic personal information when you apply for insurance on behalf of your customer, or file an insurance claim, to help us provide you with certain insurance services and products, and determine insurability. In order to ensure we are able to offer and provide you with the most appropriate services, we may collect the following nonpublic personal information including name, phone number, email address, and home and/or business postal addresses. We also collect or receive the following:

- Information we receive on applications or other forms you submit to UG.
- Personal Information in your user or account profile with UG, that may include, but is not limited to, your name, phone number, credit card or other billing information, email address, and home and/or business postal addresses.
- Information about transactions with UG and our business affiliates.
- Information we receive from consumer-reporting agencies on behalf of applicants as part of the insurance application process.
- Credit card information: we use a third party vendor who is SSL certified to process information on credit card transactions, echecks, and ACH payments. Although UG retains the credit card authorization forms, the credit card, echecks, and ACH information for payment transactions is provided directly to the third party vendor and is not stored by UG onsite.

OUR USE AND DISCLOSURE OF INFORMATION

The law permits us to share certain kinds of information with our business “Affiliates” (e.g., companies related by common ownership or control; whether financial or nonfinancial companies) including identifying information and information about transactions with us. We may also share other information with our Nonaffiliates (e.g., companies not related by common ownership or control, whether financial or nonfinancial companies) including information we receive on applications and other forms on the Site or otherwise obtained through us, and information we receive from a consumer reporting agency. We do not sell the information you provide us. We use and disclose the information listed above for the following purposes. The use may include internal use by our employees and contractors to provide UG services, and disclosure to our affiliates and Nonaffiliate business partners for the purposes listed

- To allow us to provide the UG services
- To Affiliates and Nonaffiliate service providers
- For credit reports provided to brokers on behalf of claimants
- For our everyday business purposes—
 - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus
 - For our marketing purposes
 - To offer our products and services to you
 - For joint marketing with other financial companies
- For our affiliates’ everyday business purposes
 - Information about your transactions and experiences
 - For our affiliates’ everyday business purposes
- Information about your creditworthiness
- For our affiliates to market to you
- For Nonaffiliates to market to you

SERVICE PROVIDERS AND BUSINESS PARTNERS

Third Parties generally. UG may employ third party companies and individuals to operate the Site, including but not limited to, perform Site-related services (including but not limited to maintenance services, database management, web analytics and improvement of the Site’s features) or to assist us in analyzing how the Site is used. These third parties have access to your Information only for purposes of performing these tasks on UG’s behalf.

Credit Card Processing. UG uses a third party card processing company to bill Services Users who are purchasing services from UG. This information is collected and transmitted in a secure manner, using SSL encryption. The credit card processing company does not retain, share, store or use Personal Information for any secondary purposes beyond filling your order.

SITE USAGE DATA

UG uses “cookies” to collect information. A cookie is a small data file that we transfer to your computer’s hard disk for record-keeping purposes. UG uses temporary cookies to identify a user of the Site as authenticated to the Site until they log off or their session expires. You can instruct your browser, by changing its options, to stop accepting cookies or to prompt you before accepting a cookie from the websites you visit. If you do not accept cookies, however, you may not be able to use all portions of the Site or all functionality of UG services.

SECURITY

We restrict access to nonpublic, personal information to those employees or third party contractors with a legitimate business need for the information. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard and protect nonpublic, personal information. UG takes industry-standard precautions to protect Personal Information. For example, whenever UG collects credit card data or other payment information, that information is protected using industry standard encryption and transmitted to UG in a secure way. You can verify this by looking for “https” at the beginning of the address of the particular web page.

While the safeguards implemented by UG may help prevent or slow unauthorized access, maintain data accuracy, and facilitate the appropriate use of data, **NO GUARANTY IS OR CAN BE MADE THAT YOUR INFORMATION IS SECURE FROM INTRUSIONS AND OR UNAUTHORIZED ACCESS BY THIRD PARTIES.**

LINKS TO OTHER WEBSITES

The Site may provide links to other third-party websites for your convenience and information. When you access those links, you will leave the UG Site. Although you may elect to use the UG single sign on feature, whereby a number of insurance

companies are linked to the UG Site via a common login ID, if you access those links, you will leave the UG Site. The personal information you choose to give to unrelated third parties, including those linked via the single sign on feature, is not covered by this Privacy Policy. UG does not control those sites or their privacy practices, which may differ from UG's. We encourage you to review the privacy policy of any company before submitting your personal information.

OPTING OUT; CORRECTING AND UPDATING YOUR INFORMATION

If you want to correct or update information, or you prefer that we not share information with our business associates, or you are working with a policyholder who has directed you not to share such information, you may direct us not to share this information by calling us at 1-800-427-8447, by sending us an email to ug "at" uniongeneral.com.

You may also send UG a letter to this effect addressed to:

Union General Insurance Services, Inc.
Attn: Consumer Privacy
PO Box 6555
Concord, CA 94524

Be aware that if you do opt out, we may not be able to provide certain services to you.

BUSINESS TRANSFERS

UG may sell, transfer or otherwise share some or all of its assets, including your Personal Information, in connection with a merger, acquisition, reorganization or sale of assets or in the event of bankruptcy.

NOTIFICATION OF CHANGES TO THE PRIVACY POLICY

UG may revise this Information and Privacy Policy from time to time. The most current version of the policy will govern UG's use of Personal Information and will always be at: www.uniongeneralinsurance/privacy. If UG makes a change to this

policy, UG may notify you via an e-mail to the email associated with your account or the change will be effective by posting the change to the Site. By continuing to access or use the Site after those changes become effective, you agree to be bound by the revised Privacy Policy.

LOCATION OF UG SERVERS

UG's computer systems are currently based in the United States, so your Personal Information will be processed by us in the United States. In accordance with applicable law, Personal Information collected on the Site may be transferred, stored and processed in the United States. By submitting your Personal Information to UG, directly or indirectly through the provision of services, you consent to such processing of your personal information.

CONTACTING US; ENFORCEMENT

UG cooperates with government and law enforcement officials and private parties to enforce and comply with law. UG will disclose any information about you to government or law enforcement officials or private parties as UG, in its sole discretion, believes necessary or appropriate to respond to claims and legal process (including but not limited to subpoenas), to protect the property and rights of UG or a third party, to protect the safety of the public or any person, or to prevent or stop any activity UG may consider to be, or to pose a risk of being, illegal, unethical, inappropriate or legally actionable. If you have any questions about this Privacy Policy, please contact us at ug "at" uniongeneral.com or by mail to:

Union General Insurance Services, Inc.
Attn: Consumer Privacy
PO Box 6555
Concord, CA 94524