

## PRIVACY POLICY NOTICE (as of July 1, 2001)

Providing superior products and services to our customers requires us to obtain various types of personal information. In entrusting your business to us, we understand that you expect your personal information to remain private and to be treated with the utmost confidence. Please be assured we are committed to safeguarding your privacy, and have established a policy to maintain the confidentiality of your personal information. We think it is important for you, as well, to understand how Tonry obtains, uses, and safeguards your personal information.

### OUR PRIVACY POLICIES AND PRACTICES

#### Information we collect

The information we obtain will depend upon the type of insurance you request and may include:

- Information we receive from you in writing, by telephone or electronically on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency;
- Information we receive from medical records or medical professionals.

We may collect nonpublic personal information from individuals other than those proposed for coverage.

If you authorize us to do so, we may obtain information about you from credit reports or other investigative consumer reports prepared by third parties at our request. If you authorize us to request such information and we do request such information, you should be aware that:

- Upon request, you are entitled to receive a copy of the report;
- The information obtained from the report prepared by the third party may be retained by the third party and disclosed to other persons.

#### Information we may disclose to third parties

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

#### Our practices regarding information confidentiality and security

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.