

SUMP INSURANCE, INC.

Privacy Policy Notice

(as of January 1, 2012)

PURPOSE OF THIS NOTICE

Your privacy is important to us. We believe in ensuring the privacy of the information you give to us. This notice describes our privacy practices. We restrict access to your non-public personal information about you.

COLLECTING INFORMATION

We collect financial and health information about you in order to conduct business. Such uses are: to process requests for insurance products; to provide customer service; to process claims; to fulfill legal and regulatory requirements; and for other lawful purposes. We collect this information from you as well as from other sources. Information we need to collect varies according to the products and services you request. It may include information from:

- Your applications and other forms
- Other transactions you've had with us
- Your medical providers and health records
- Consumer reporting agencies
- Other sources

CONSUMER REPORTS

The reports that are usually obtained may include Motor Vehicle Records (MVR's), Credit Reports and Claim History Reports.

You may obtain a copy of your credit report, at any time, by contacting the consumer-reporting agency directly.

- Pursuant to federal law (15 U.S.C. section 1681 j(a)), you have the right to obtain a free copy of your consumer report from each of the three nationwide credit bureaus once every 12 months.

You may order this report in one of three ways:

- Telephone – call 877-322-8228
- Online – www.annualcreditreport.com
- Mail – Complete the request form found at www.ftc.gov and mail the form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348
- Once you receive your report(s), please review them carefully. You have the right, pursuant to federal law (15 U.S.C. Section 1681j), to dispute the accuracy or completeness of the information with the agency listed on that report.

SHARING INFORMATION

We treat the information we have collected about you in a confidential way. We do not disclose information about our customers or former customers to anyone, except as permitted or required by law. We may share your information with third parties without your authorization as permitted by law. Such information is used to:

- Process or service your insurance transactions with us
- Perform underwriting, administrative, account maintenance and claims functions
- Provide customer service or reinsurance coverage
- Protect against fraud
- Perform other business functions on our behalf

We may also share your information with:

- A consumer reporting agency in accordance with the Fair Credit Reporting Act
- A third party to comply with federal, state or local laws, subpoenas or summonses
- Or as otherwise permitted or required by law

Third parties receiving information from us are required to keep it confidential and to comply with all applicable federal and state privacy laws.

CONFIDENTIALITY / 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 and state regulations to protect the confidentiality of your personal information.