

LOUDOUN MUTUAL INSURANCE COMPANY

PRIVACY POLICY AND PRACTICES

This Notice of Loudoun Mutual Insurance Company's Privacy Policy and Practices is being provided to you in accordance with applicable Virginia and Federal Law. In order to meet your insurance needs, Loudoun Mutual must collect certain information about you and occasionally share that information with its affiliates and, under limited circumstances, with non-affiliated third parties. For purpose of this Notice, "information" means nonpublic personal information, including personal insurance and financial information. The Company's Privacy Policy and Practices are set forth below:

Collection and Disclosure

Loudoun Mutual collects and/or retains information about you such as your name, address, telephone number, social security number, insurance claims history, a description of property that you own, your Motor Vehicle Report, your transactions with Loudoun Mutual and other insurance companies, and your financial history. Loudoun Mutual may collect information about you from the following sources:

Information Loudoun Mutual receives from you on applications or other forms;

Information about your transactions with Loudoun Mutual, its affiliates, or others; and/or

Information Loudoun Mutual receives from a consumer reporting agency or a government agency.

Loudoun mutual does not disclose, and does not reserve the right to disclose, information about policyholders or former policy-holders to affiliates or non-affiliated third parties, except as necessary in administrating insurance business and to the extent permitted by law as outlined in the following exceptions:

You request or authorize the disclosure.

The information is provided to help complete a transaction initiated by you.

The information is required for legitimate insurance use, in accordance with applicable law and standard insurance practices.

The information is required by or allowed by law (for example, responding to a subpoena or other legal process, investigating fraudulent activity, or responding to the request of a state or federal regulator). As otherwise permitted by law (for example, to consumer reporting agencies).

Loudoun Mutual does not disclose any financial information about its policyholders or former policyholders to anyone, except as permitted by law.

You have a right to access and correct the personal insurance information about you that Loudoun Mutual collects, if you so request in writing, as provided by applicable law. Personal insurance information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

Protection of Your Personal Information

Loudoun Mutual restricts access to information about you to those employees and business affiliates, such as agents, claims adjusters and attorneys, who need to have that information in order to provide insurance products and/or services to you. Loudoun Mutual maintains physical, electronic and procedural safeguards to guard your information. Loudoun Mutual employees are bound by the confidentiality provision set forth in Loudoun Mutual's personnel manual.

Medical-Record Information and Privileged Information

Loudoun Mutual does not disclose any medical-record information or privileged information about you without written authorization, unless permitted by applicable law. "Privileged information" means any individually identifiable information that (i) relates to a claim for insurance benefits or a civil or criminal proceeding involving you and (ii) is collected in connection with or in reasonable anticipation of a claim for insurance benefits or civil or criminal proceedings involving you.

IMPORTANT INFORMATION REGARDING YOUR INSURANCE

In the event you should need to contact someone about this insurance for any reason, please contact your agent. If you have additional questions you may contact the insurance company issuing this insurance at the following address and telephone number: Loudoun Mutual Insurance Company, P.O. Box 58, Waterford, VA 20197; Telephone: 540-882-3232 or toll-free 1-800-752-3458.

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia State Corporation Commission's Bureau of Insurance at: Property & Casualty Division, Bureau of Insurance , P.O. Box 1157, Richmond, Virginia 23218; in-state toll-free calls: 1-800-552-7945; out-of-state calls: 804-371-9741.

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company or the Bureau of Insurance, have your policy number available.

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