

21st Century General Agency, Inc.

MANAGING GENERAL AGENT FOR: COLONIAL LLOYDS

PRIVACY POLICY STATEMENT

This Privacy Policy Statement is limited to your relationship with one or more members of 21st Century General Agency, Inc. Your relationship with other financial service providers and how they use the information you provide to them, will be subject to and governed by their respective policies.

Our privacy statement is specifically designed for the protection of our consumers, in other words, individuals obtaining a financial product or service from us for primarily personal, family or household purposes. 21st Century General Agency, Inc recognizes the importance you place on your privacy and the confidentiality of your financial information. We think it is important for you to be informed of the policies we have in place to safeguard your privacy:

Information Collection. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates, or others, and
- Information we receive from consumer-reporting agencies.

Information Disclosed. We may disclose some or all of the information that we collect.

Parties Who May Receive Information. We may disclose the information about our customers and former customers to the following parties:

- Within 21st Century General Agency, Inc, group of companies in order to provide you with better service and information about financial products that may interest you;
- With companies that perform marketing services on our behalf to other financial institutions with whom we have joint marketing agreements, to third parties for certain purposes such as servicing customer relationships, fraud and risk management, and responding to transaction requests to third party companies in order to offer or support a product or service that we provide to you such as the third party data processor. We may make disclosures to other non-affiliated third parties as permitted by law. This includes information to consumer reporting agencies for consumer reporting purposes, law enforcement agencies, or other third parties who prevent or investigate suspected fraudulent activities.

Security. We restrict access to nonpublic personal information about you to those employees who need to know that information 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.

Medical Information We do not share any medical or health information among our group of companies or with third parties except to process transactions or to provide services you have requested or initiated.

Changes to This Privacy Policy Statement. We reserve the right to amend, change modify or supplement this Privacy Policy Statement at any time. If we make material amendments, changes, modifications or supplements to this Privacy Policy, we will provide current customers with a revised notice evidencing such action. We will send you an annual notice of then Privacy Policy if and to the extent required by applicable law or regulation.

Reporting Information. If you believe any information we have about you or your relationship with us is incorrect, please notify us at 21st Century General Agency, Inc. PO Box 833369, Richardson, Texas 75083-3369, or call 1-800-745-1302. We will take prompt action in making the appropriate corrections.