

LIBRA Insurance Partners is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the LIBRA Insurance Partners site and governs data collection and usage. By using the LIBRA Insurance Partners site, you consent to the data practices described in this statement.

COLLECTION OF YOUR PERSONAL INFORMATION

LIBRA Insurance Partners collects personally identifiable information, such as your email address, name, home or work address or telephone number. LIBRA Insurance Partners also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by LIBRA Insurance Partners. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used by LIBRA Insurance Partners for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the LIBRA Insurance Partners site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through LIBRA Insurance Partners public message boards, this information may be collected and used by others. Note: LIBRA Insurance Partners does not read any of your private online communications.

LIBRA Insurance Partners encourages you to review the privacy statements of Web sites you choose to link to from LIBRA Insurance Partners so that you can understand how those Web sites collect, use and share your information. LIBRA Insurance Partners is not responsible for the privacy statements or other content on Web sites outside of the LIBRA Insurance Partners and LIBRA Insurance Partners family of Web sites.

USE OF YOUR PERSONAL INFORMATION

LIBRA Insurance Partners collects and uses your personal information to operate the LIBRA Insurance Partners Web site and deliver the services you have requested. LIBRA Insurance Partners also uses your personally identifiable information to inform you of other products or services available from LIBRA Insurance Partners and its affiliates. LIBRA Insurance Partners may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

LIBRA Insurance Partners does not sell, rent or lease its customer lists to third parties. LIBRA Insurance Partners may, from time to time, contact you on behalf of external

business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, LIBRA Insurance Partners may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to LIBRA Insurance Partners, and they are required to maintain the confidentiality of your information.

LIBRA Insurance Partners does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

LIBRA Insurance Partners keeps track of the Web sites and pages our customers visit within LIBRA Insurance Partners, in order to determine what LIBRA Insurance Partners services are the most popular. This data is used to deliver customized content and advertising within LIBRA Insurance Partners to customers whose behavior indicates that they are interested in a particular subject area.

LIBRA Insurance Partners Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on LIBRA Insurance Partners or the site; (b) protect and defend the rights or property of Libra Insurance Partners; and, (c) act under exigent circumstances to protect the personal safety of users of LIBRA Insurance Partners, or the public.

USE OF COOKIES

The LIBRA Insurance Partners Web site use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize LIBRA Insurance Partners pages, or register with LIBRA Insurance Partners site or services, a cookie helps LIBRA Insurance Partners to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same LIBRA Insurance Partners Web site, the information you previously provided can be retrieved, so you can easily use the LIBRA Insurance Partners features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the LIBRA Insurance Partners services or Web sites you visit.

SECURITY OF YOUR PERSONAL INFORMATION

LIBRA Insurance Partners secures your personal information from unauthorized access, use or disclosure. LIBRA Insurance Partners secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

CHANGES TO THIS STATEMENT

LIBRA Insurance Partners will occasionally update this Statement of Privacy to reflect company and customer feedback. LIBRA Insurance Partners encourages you to periodically review this Statement to be informed of how LIBRA Insurance Partners is protecting your information.

CONTACT INFORMATION

LIBRA Insurance Partners welcomes your comments regarding this Statement of Privacy. If you believe that LIBRA Insurance Partners has not adhered to this Statement, please contact LIBRA Insurance Partners at contactus@librainsurancepartners.com. We will use commercially reasonable efforts to promptly determine and remedy the problem.