

McGriff, Seibels & Williams, Inc.

Consumer Privacy

McGriff, Seibels & Williams, Inc. (McGriff) is part of the BB&T Corporate Family that includes many types of financial services providers, such as insurance agencies, banks, consumer finance companies, securities broker-dealers, and mortgage companies. Over our long history as a financial services provider, we have placed the highest value on the information you share with us, and we are committed to protecting your privacy. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the clients we serve. Our Consumer Privacy Notice (Notice) reaffirms our commitment to safeguarding your information.

Consumer Privacy Notice

Our Notice tells you the kind of information we collect about you, with whom we share it, and how we protect it. Our Notice applies to individuals who obtain insurance products or services through our agents for personal, family, or household purposes. You may receive a different Privacy Notice if you have relationships with other companies in the BB&T Corporate Family. The examples that you will find throughout this Notice are for purposes of illustration only and should not be considered a complete description of our information practices. For example, we may not collect or disclose all of the categories of information described in this Notice in every transaction. If you terminate your relationship with us or your policy lapses or becomes inactive, we will continue to treat the information we have collected about you in accordance with our privacy policy.

Categories of Information We May Collect

We may collect information directly from you and from other sources in order to provide the products and services you have requested, to service your policy, and to determine your eligibility for other products and services. We may collect the following categories of information about you from the following sources:

- Information we receive from you on applications, or other forms and other oral, written, or electronic communications, such as your name, address, Social Security number, assets, income, and medical information;
- Information about your transactions with us, other companies in the BB&T Corporate Family, or others, such as transaction history, policy coverage, premiums, payment history, and claims history;
- Information we receive from third parties, including consumer reporting agencies and persons providing services in connection with your transactions, such as credit reports, driving records, and medical claims;
- Information collected from our Internet websites, such as information you provide to us and information necessary to manage your online session with us; and
- Information we obtain from health care providers about your past and current health condition.

Disclosure of Information to Third Parties

We do not disclose information about you to third parties, except as required or permitted by law. For example, in the course of our general business practices, we may disclose information contained in applications and other forms that we collect, as previously described, to the following types of third parties for the reasons described:

- To a third party to perform a business, professional, or insurance function for us;
- To an insurance company, agent, insurance support organization, or self-insurer to detect or prevent fraud, criminal activity, or misrepresentation in connection with an insurance transaction;
- To an insurance company, agent, or insurance support organization to perform a function in connection with an insurance transaction involving you;
- To a medical care provider in order to verify coverage or benefits;
- To an insurance regulatory authority, law enforcement, or other governmental authority to prevent or prosecute fraud, or if we believe that you have conducted illegal activities; and
- To a group policyholder for the purpose of reporting claims experience.

In addition, where permitted by law, we may disclose the information we collect about you, as previously described, to other companies that perform marketing services on our behalf and to other financial services companies with whom we have joint marketing agreements.

Virginia residents: Unless you tell us not to, we may share information about you with insurance companies and other third parties described above in order to give you appropriate insurance coverage upon expiration of your policy. You may direct us at any time not to share this information by calling our Service Center at 1-866-833-4415.

Information We May Share Within the McGriff/BB&T Corporate Family

Unless you tell us not to, we may share information about our experiences and transactions with you (such as type of insurance) and identifying information about you (such as your name and address) as well as other information described below with companies within the McGriff/BB&T Corporate Family. We will share this information with our affiliates for the purpose of offering to you or considering you for products, services, or opportunities made available by other McGriff/BB&T companies. This other information includes the following:

- Information we obtain from your applications or other forms, such as your income, assets, and employment history;
- Information we obtain from a credit bureau, such as your credit history; and
- Information we obtain from others to verify information provided by you, such as your credit or other relationships with third parties.

Companies Within the McGriff/BB&T Corporate Family That May Receive This Information

Companies in the McGriff/BB&T Corporate Family that may receive this information are all financial services companies, including banks, consumer finance companies, securities broker-dealers, insurance agencies, and mortgage companies.

Your Information Choices

How to Tell Us to Limit the Sharing of Information Within the McGriff/BB&T Corporate Family

If you are a new client, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our client, we continue to share your information as described in this notice.

If you ask us to limit the sharing of information within our corporate family, you may miss learning of financial products and services offered by these companies that might be of benefit to you.

- If you prefer that we not share information about you with companies within the McGriff/BB&T Corporate Family, you may direct us at any time not to share (opt out) by calling our Service Center at 1-866-833-4415. We will process your request as soon as we reasonably can.

If you have already directed us not to share, you do not need to opt out again. We may continue to share information about you with our affiliates as required or permitted by law. For example, we may share information to enable an affiliate to perform a business function for us. Each company within the McGriff/BB&T Corporate Family will continue to contact its consumer clients with offers of its own products and services. You will continue to receive product messages via your statement(s), as well as telephone and mail offers from BB&T companies with whom you have relationships.

How to Tell Us to Limit Marketing Within the McGriff/BB&T Corporate Family

Federal law gives you the right to limit some, but not all, marketing from the BB&T companies. Federal law also requires us to give you this Notice to tell you about your choice to limit marketing from the BB&T companies. You may limit the BB&T companies, such as the banking, lending, insurance, and securities companies, from marketing their products or services to you based on your personal information that they receive from McGriff. This information may include your Social Security number, income, transaction and claim history, credit reports, and credit scores.

- You may limit marketing offers at any time by calling our Service Center at 1-866-833-4415.

Note: For joint policies, each of the joint policyholders may exercise the right to opt out. We will treat an opt-out direction by one joint policyholder as applying to all of the joint policyholders with respect to that joint policy. For example, if Pat and Kim have a joint policy, Pat's opt-out direction will also apply to Kim with respect to the joint policy, but not to Kim's individual policies.

Disclosure of Medical Information

We will not use or share personally identifiable medical information with our affiliates or with third parties except for the purpose of underwriting or administering your insurance account, policy, or claim, and as otherwise required or permitted by law, such as disclosures to insurance regulatory authorities or in response to a subpoena. We do not use or share personally identifiable medical information for marketing purposes.

How to Review and Correct Your Personal Information

Under applicable law, you may request to see the personal information about you in our records except for certain documents related to claims and lawsuits. If you request medical records, we may elect to supply that information to you through a medical professional designated by you. We may direct you to a consumer reporting agency to obtain certain consumer report information.

If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once, and we will investigate and correct any errors that we find. Your request should be directed to our Service Center at 1-866-833-4415.

Our Security Procedures

We maintain physical, electronic, and procedural safeguards that comply with federal guidelines to safeguard consumer information. Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

Other Privacy Protections

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you. For example, certain state laws may require us to provide you with an additional notice.

If your address is in California, New Mexico, or North Dakota, you will be treated as if you opted out of joint marketing arrangements.

If your address is in Vermont, you will be treated as if you opted out of sharing of information among the McGriff/BB&T Corporate Family and opted out of joint marketing arrangements.

Maine residents: You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless the carrier makes an independent evaluation of the underlying facts. You also have the right, with very narrow exceptions, not to be subjected to pretext interviews.

Insurance Providers

Please note that the insurance companies that issue your policies may have personal information about you. Our Notice does not govern their use of information about you. You should review the privacy notices of your insurance providers to understand how they collect, use, and disclose information.

Questions

We will continue to maintain our dedication to protecting your privacy. If you have questions concerning our Notice, please call McGriff at 1-866-833-4415. Our Notice may also be found on our website at: <http://www.mcgriff.com/>.

McGriff, Seibels & Williams, Inc. is a wholly owned subsidiary of BB&T Insurance Holdings, Inc.