

PRIVACY NOTICE

OLD SURETY LIFE INSURANCE COMPANY

We at Old Surety are committed to respecting the individual privacy of our customers and consumers. In accordance with state and federal regulations we are giving you this notice to tell you how we may use information about you, your policy or account with our company. This notice also advises you of your right to keep non-public personal information we may have about you from being shared with other companies or business associates under certain circumstances. **Be assured we do not sell lists of our customers, nor do we disclose customer information to companies that are not affiliated with us.**

We obtain Non-Public Personal information about you from the following sources:

1. Information we receive from you on applications or other policy service forms,
2. Information we obtain from health care providers or organizations pursuant to your signed authorization in order to underwrite your application or service your policy or account,
3. Information about your transactions with us, and
4. Information we receive from a consumer reporting agency.

We may share the following kinds of Non-Public Personal information about you:

1. Information we receive from you on applications or other policy service forms, such as your name, address, social security number, date of birth, assets, income and beneficiaries pursuant to your signed authorization in order to underwrite your application or service your policy or account,
2. Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history,
3. Information we receive from a consumer reporting agency.

We may share the information described directly above with our affiliates, Enterprise Marketing Corp. and Old Surety Insurance Agency Inc., that perform marketing services on our behalf. We may also share this information about our former customers with our affiliate, Enterprise Marketing Corp. and Old Surety Insurance Agency Inc., as permitted by law. We do not share this information with any non-affiliated third parties.

In the normal course of providing services for our customers and consumers it becomes necessary to confirm their identity and verify their coverage or otherwise association with our company. This would include, but is not limited to, communications with hospitals, doctors and other health care providers, and insurance departments or other government agencies.

We may also be required by law or regulation to disclose information to third parties - for example, in response to a subpoena, to prevent fraud or to comply with rules of, or inquiries from, industry regulators.

Medical information disclosed to our office by doctors, hospitals or any other source is protected by Federal Confidentiality Rules, known as "HIPAA" which prohibit us from releasing that information to others, including agents, policyholders and applicants. Old Surety complies with these rules for the protection of all parties. For more details regarding Protected Health Information, please refer to our separate HIPAA Notice of Privacy Practices.

We may also share information in accordance with your signed written consent, either at the time of application or in the process of servicing your policy or account.

There is no need for you to call or write to "Opt-Out" because WE DO NOT SHARE YOUR NON-PUBLIC PERSONAL INFORMATION WITH NON-AFFILIATED THIRD PARTIES WITHOUT YOUR SIGNED WRITTEN PERMISSION. This notice is merely notifying you how we handle Non-Public Personal Information and that we may disclose it to our affiliates, Enterprise Marketing Corp. and Old Surety Insurance Agency Inc., for limited purposes.

We restrict access to non-public personal information about you to our employees who need this information to provide services to you. Both Old Surety and its affiliates, Enterprise Marketing Corp. and Old Surety Insurance Agency Inc., maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your non-public personal information. If at anytime you have questions regarding our procedures you may contact us by calling 1-800-272-5466 or sending your written request to:

Old Surety Life Insurance Company
P O Box 54407
Oklahoma City OK 73154