



PRIVACY STATEMENT

Effective July 1, 2007

IMPORTANT PRIVACY NOTICE REGARDING YOUR NONPUBLIC PERSONAL INFORMATION

At Veterinary Pet Insurance Company and DVM Insurance Agency, we know the importance of respecting your privacy and maintaining your trust. When we collect personal information, we keep it private. We have physical, electronic, and procedural security measures in place that comply with legal standards to protect your personal information. We restrict access to your information to only those employees and service providers who must have it to provide products or services to you. These employees and service providers are required to agree to keep your personal information private and not use it for any other purpose.

(1) Information We Collect

In order for us to obtain or service the insurance products that you ask for from us, we may collect personal information from you, as well as from others.

Personal Information includes any identifying information, such as:

- Your name, address, e-mail address, phone number;
- Age, marital status, occupation, social security number, assets, income, and beneficiaries;
- Credit history, credit standing, policy coverage, claim history, premiums, and payment history.

We collect your personal information from:

- You in person, by telephone, or over the Internet;
- Forms you submit to us, such as applications, claims, and policy updates
- Your business dealings with us and with other companies;
- Consumer reporting agencies;

(2) How We Use and Disclose Personal Information

We only disclose your information as allowed or required by law. In those instances, we may disclose your information without your prior consent. We do not sell your information to anyone for any reason. In order for us to obtain, or to service, the insurance products that you ask for from us, we may disclose your information to affiliated and nonaffiliated companies. Our affiliates include companies: (1) that we own or control; (2) that

own or control us; (3) that are owned or controlled by the same company that owns and controls us; and (4) that own or control the same company that owns and controls us. Our affiliates include insurance companies, insurance agencies, and other financial service companies ("Affiliates").

We may disclose personal information to:

- Our Affiliates;
- Financial companies, such as life, automobile, and property insurers, and insurance agents or brokers;
- Service providers that help process or service your account;
- Veterinary facilities or providers, to verify coverage and benefits;
- A court, governmental or regulatory agency when there is a lawful request;
- Law enforcement to protect against fraud or unauthorized transactions;
- A group policyholder for purposes of billing and collecting premium or reporting claims experience;
- Service providers that perform insurance or business functions for us

We may share personal information with insurance data banks that collect information about claim history, accident fault, and amounts paid. Insurance data banks may retain that information and disclose it to other insurance companies and others legally entitled to see it.

We send current customers a privacy notice each year. If our practices change, we will inform you promptly. We treat our former customer's information with the same level of protection as our current customer's information.

(3) Right to Access and Correct Personal Information

You have the right to access and to request the correction, amendment, or deletion of all of your recorded personal information that has been collected by us.

If you wish to review your recorded personal information, please write to us at:

Veterinary Pet Insurance Company
Attn: Compliance Director
3060 Saturn St
Brea, CA 92821

Include your name, address, telephone number, and policy number and let us know what kind of information you want to see. You may see and copy your information in person, or, if you prefer, we will copy and send you your information. We may charge a small fee to collect and send the information to you.

If you see any mistakes, let us know and we will review it. If we agree, we will correct our files. If we disagree, you may file a short statement of dispute with us. Your

statement will be included with any data we disclose in the future. We will also send the statement to anyone you ask us to who received your information from us in the past two years.

(4) For Those Visiting petinsurance.com

We also want to make you aware of how we use online data collecting devices known as "cookies." Many commercial Internet sites use "Cookies." "Cookies" are files we place in your computer's browser to store your preferences relating to our Web site. If you disable "cookies" on your browser, the site will not remember your preferences and you will not be able to access a customized default home page view of our Web site. Our "cookies" are only used when you are visiting our site. While a code in the "cookie" file enables the site to label you as a particular user, "cookies," by themselves, do not tell us your e-mail address or other personally identifiable information. Only you can provide that information on our Web site - if you expressly choose to do so or if the preferences in your browser choose to do so automatically, in which case it may identify you by name, address or other personal information. "Cookies" help us to understand your Web site usage, so we can continually improve its usability. For example, we may use "cookies" to personalize your experience at our Web site, if you have accepted this option (e.g., to remember your customer ID on a log-in page). We may also use "cookies" to offer you other insurance and financial services products that may suit your needs.

During the period you are logged into our site, we log IP addresses (a number assigned to your computer when

you use the Internet), browser and platform types, domain name, access times, referral data (the last site or URL you visited before logging into our site and the first site or URL you visit after leaving our site) and your activity while using our site.

We use the Secure Socket Layer (SSL) protocol, secure servers and security protocol to safeguard the information you submit over the Internet. It is important to note that e-mail messages are not secure. E-mail messages traveling through the Internet are subject to viewing, alteration, and copying by potentially anyone on the Internet.

This Web site contains links to other sites. We provide links to other sites as a convenience to persons who visit our web site. If you choose to use the services provided by those sites, you may be asked by those sites to provide certain personally identifiable information. Please be aware that we are not responsible for the privacy practices of those sites, even if our name or logo appear on those sites. We encourage you to be aware when you leave our site and to read the privacy policies of each and every Web site that you visit, as the privacy policies of those sites may differ from ours. This privacy statement applies solely to this Web site.

(5) For More Information or If You have Questions

Please feel free to call us at our toll free number at (800)872-7387 if you would like to ask us any questions about this form, or about any of our policies.

We look forward to serving all of your insurance needs.