

Web Site Privacy Policy

We know that privacy is very important to most people and we want to let you know that it is important to us, too. The following is a summary of our web site privacy practices to let you know:

- What information we might collect
- What we do with the information we collect
- What security measures we have in place.

General Information

We respect your right to privacy. Whether you are a current customer of Combined Insurance or if you are just visiting this site, we assure you that we do not collect personal information about you unless you provide it to us. Combined Insurance's web site contains links to other sites. We cannot comment on the privacy practices of these other sites and strongly urge you to review the privacy policy on each site you visit.

Your Information

Personal information is not collected unless you give it to us. If you are simply browsing this site, we do not collect any personal information. From time to time, we may compile statistics on the use of our site. We may monitor statistics such as how many visitors we've had or which browsers people use but this data does not identify anyone personally.

E-Mails

Combined Insurance uses links through its site to allow you to elect to contact us via e-mail. Although we will ask you to call or write us about many topics we consider too sensitive to be done via e-mail, we do accept questions and welcome your comments and suggestions. In addition, you may also be offered the opportunity to have one of our representatives contact you. To better serve you in this regard, we may require that minimal personal information be provided to us, such as your name and telephone number. We may keep this information on file to help us help you in the future. We may also share this information with a subsidiary, business partner, representative or affiliate of Combined Insurance so that they may contact you about other goods and services or to assist you in the support, renewal or purchase of Combined Insurance products and services

Cookies

A "cookie" is a piece of information that our web site sends to your browser which then stores this information on your system. If the cookie is stored, the web site remembers information about you and your preferences. If the cookie is temporary it will only remember information about you until you exit the current browser window. If your cookie is permanent it will retain information about you until you disable or delete the cookie. Many people like to use cookies to save time. Remember - cookies only contain information which you have already provided to us. They are not able to get into your hard drive and return to the sender with personal or other information from your computer.

We only use cookies in two ways. The first is for temporary cookies. When you visit our site, our web server automatically sends your browser a temporary cookie which is used to help your

browser navigate our site. Any information is erased when you close your current browser window. If you visit our site from one of our business partners our web server may send your browser a temporary cookie that reflects an "origination code" for that business partner. This information is used for statistical and marketing purposes.

If you visit our web site and request information from us, we may also use cookies. If you click on a box that says something like "please remember my profile" we'll send a cookie. If you want more information check out the following:

Microsoft Internet Explorer users visit

www.microsoft.com/info/cookies.mspx

Questions regarding this Privacy Statement should be directed to jim.howe@combined.com.

Please specify "Privacy Statement" in the subject line of your e-mail. To return to the site, just close this window.