

FTP Inc.'s Privacy Commitment

FTP Inc. values its relationship with you. Protecting the privacy of your information is of the greatest importance to us. As an insurance provider, we are regulated by Federal and State laws protecting the confidentiality and security of your information, as well as our use and disclosure of it. The following provides details of our practices and procedures for protecting the security of nonpublic, personally identifiable information about you.

- Whether you are a current, former, or potential customer, FTP Inc. treats your personal information with the same high level of confidentiality and security.
- We never sell your personal information.
- We only share your personal information as necessary to provide the insurance products and services you have requested, to contact you about FTP Inc.'s products and services, as directed by you, or as permitted by law.

You Don't Need to "Opt-Out"

Some companies allow access to your nonpublic, personal information by nonaffiliated third parties so they can market their products and services to you. Several laws give you the option of "opting-out" of this type of information sharing. However, at FTP Inc. we do not share your information with nonaffiliated third parties for their marketing purposes, unless you specifically direct us to do so. Therefore, at FTP Inc., you don't need to "opt-out."

The Information We Collect

At FTP Inc., we gather information about you to process and service your insurance policy, settle your claims, offer you additional products and services that we think may be of interest to you, and as directed by you with your consent. Some of this may be nonpublic, personal information (information not available to the general public) that is provided by you, that we gather from transactions and communications with you, through services performed for you, that we obtain from third parties, or that we obtain through other means.

Information We Collect From You

This includes information you provide us when you apply for our products or request services, either on the Internet, by phone, or by other means. It includes information such as your name, address, property descriptions, or FTP Inc. web pages visited.

Information We Collect From Third Parties

This includes information we collect from consumer reporting agencies and other parties. It includes information such as property descriptions, credit card information, insurance histories, and claims reports.

Information About Your Transactions

This includes information about your transactions with us and others, including our affiliates. It includes information such as your policy coverage levels, account balances, claims history, and billing information.

Information About Communications

This includes information about your communications with FTP Inc. It includes information about letters, telephone calls, and emails, such as when they were sent, received, and accessed.

Information Collected Through FTP Inc.'s Web Site

You can browse our Web site anonymously and find information about FTP Inc. and our products. FTP Inc. collects general information about Web site visits as part of our business tracking. This information does not identify you personally, and is used to enhance your Web

site experience. This includes information such as how you linked to our Web site, Internet protocol (IP) address, browser type, and time of visit.

FTP Inc. may use technology that includes pixels and cookies on our Web site to support site tracking, measure site performance, and for product marketing. Our site places a cookie on your computer to identify you when you return, to personalize aspects of your experience at our site, and to better understand how visitors are using our site, all of which helps us to continually improve your experience on our site. These cookies contain no personal information and they will not damage your computer. We use industry standard encryption techniques to send cookies and your security is not compromised by their use. Your browser must be set to accept cookies in order to navigate FTP Inc.'s Insurance site.

Information We Disclose

Information about our customers, former customers, and consumers who do not purchase products from us will be disclosed only as permitted or required by law, or as directed by the customer or consumer.

We may disclose information to affiliated and nonaffiliated insurance companies, insurance agents, reinsurance companies, consumer reporting agencies, government entities, and claims administrators. We may also disclose information to nonaffiliated third parties that perform services or functions on our behalf including the marketing of our products or services. The following are examples of situations in which we may disclose information:

- Your information may be passed between us and our agents, appraisers, attorneys, investigators, and others who may be involved in the sales and marketing of FTP Inc. insurance products and services, processing of applications, and servicing of policies or claims.
- We provide your policy information to adjusters and other appropriate business entities that make any necessary repairs when you are involved in a claim.
- We may provide your information to others whom we determine need such information to perform insurance or other professional functions for us. These may include parties helping us with administrative services and consumer reporting agencies.
- We may supply information as required by search warrant, subpoena, or legal process, with state insurance departments, or other law enforcement or government authorities when required by law, or to protect our own legal interests in the event of suspected illegal or fraudulent activities.

FTP Inc. Communications

As a FTP Inc. customer, FTP Inc. may contact you regarding your policy and our products and services, such as billing notices, confirmations of changes, modifications to the FTP Inc. privacy statement, changes to our products, and other FTP Inc.-specific communications. You may NOT unsubscribe from these FTP Inc.-specific communications that relate to your primary usage of our service and products; and you agree to receive these if you make a purchase.

From time to time, FTP Inc. may contact you about third-party promotions. In addition, prior to purchasing a policy or after canceling your policy, FTP Inc. may contact you to confirm your quote or invite you to come back and get a new quote or to purchase a policy. You will have the ability to unsubscribe from whichever type of communication you received.

Confidential and Secure Environment

FTP Inc. uses encryption technology to protect your information. Our Web servers have been enabled with Secure Sockets Layer (SSL) technology to prevent unauthorized parties from viewing personal information provided to FTP Inc. during a secure session.

All secure pages on our Web site have been issued a digital certificate by Secure Server Certification Authority. You can view this digital certificate affirming the security of our site by clicking on the image of the closed lock at the bottom of your browser window. A small frame displaying our site's security information will appear. Click on "Certification Path" to verify that you are on FTP Inc.'s TriBikeInsurance site.

We restrict access to your personal information to our employees, our affiliates' employees, or others who need to know that information to service your account. We maintain strict physical, electronic, and procedural safeguards to protect your personal information.

Links to Other Companies on FTP Inc.'s TriBikeInsurance Web Site

This Web site contains links to our business partners and links to other sites offering valuable information. If you choose to provide any personal information directly to any of these entities, the collection and disclosure of your personal information by that entity will be governed solely by that entity's privacy policy. FTP Inc. makes no representations or warranties regarding these sites.

Contact Information

For further information or questions about this privacy policy, please use the Contact link on the main page of this web site.