

Privacy Policy Statement Our Policy Regarding Your Privacy

In order to provide products and services for a range of customer needs, OneBeacon Insurance Group must collect some personal information. OneBeacon does not disclose any nonpublic personal information to any affiliated or nonaffiliated third party for marketing purposes. Our policy is also regulated by law. This statement describes how you are protected.

Collection of Personal Information

The application you filled out gives us most of what we need to know. In some cases, we may ask you for more information. This depends on the type of transaction you are making. For example, we may need to gather motor vehicle records, loss information reports, credit reports or court records. For property insurance, we may need to inspect your property. This would be done to assess value and condition. We may also need to take photos.

From time to time, we may speak to other insurance companies or consumer report agencies. A consumer report may tell us about your credit standing. If we obtain any kind of consumer report, you may ask for a copy. Note that some agencies may keep your information on file. By law, certain data can be disclosed to other persons.

Disclosure of Personal Information

Information we have gathered will be found in our policy records or with your agent. We review it to establish rates and coverage. It is also used for issuing policies and settling claims. Sometimes, we may disclose information so as to service, process or administer business. This includes underwriting and claims operations. Here, we may disclose: (i) information we've received from you, such as assets, income, name, address and social security number; (ii) transaction history like balances, payments and parties; and (iii) information from consumer reporting agencies such as an insurance score.

It is possible that consumer report-related information can lead to declined coverage or increased charges. If that happens, we are required by state law and the federal Fair Credit Reporting Act to inform you. You will also be given the name of the consumer reporting agency.

Parties to Whom Information May be Disclosed

Unless disclosure is required for our business, we will not give out your information without written consent first. However, by law, we can share information about you with these parties without permission:

- Your agent or broker.
- Those who perform business, professional or insurance roles for us.
- Those who need to research defend or settle claims involving you.
- Insurance support organizations that collect data to help fight and prevent insurance fraud.
- Agencies that help regulate our business.
- Government agencies that protect us in cases of fraud or illegal activity.
- Persons ordered by subpoena, warrant or other court order.
- Lienholder, mortgagee, assignee, lessor, or other persons with a legal or beneficial interest in an insurance policy.
- Parties representing you in some way (lawyers, accountants, auditors).
- Insurance rate advisory organizations.
- Those backing our rights in regards to debt settlement, audit or interest transfer.
- Parties who handle transactions your request or sign off on.

Right of Access to Personal Information

You have the right to know what's in your OneBeacon files. You have reasonable access to it and may ask for copies. Write to us if you have questions. Give your full name address policy type and policy number. Mail your request to: Privacy Administrator, Post Office Box 254, Canton, MA 02021-0254. Please note that some information does not need to be disclosed.

Within thirty (30) business days of your received request, you will be told what data is in your files. You may review this in person or ask for a mailed copy. We will also tell you the persons or organizations to which it has been disclosed within the past two years. In addition, you will be given the name and address of any consumer reporting agency which prepared a report about you so that you can contact them for a copy.

After looking at the information in your file, you may write us if you think it should be changed or deleted. We will review this within thirty (30) days and then grant or deny your request. If we deny it, we will state the reason why. If no changes are made, you can insert a short statement into your file saying what you think to be wrong. All parties who have seen your information will be notified of changes or your statement. Any future disclosures will also include your statement.

Confidentiality and Security of Personal Information

OneBeacon works to prevent unauthorized access to your information. We limit employee access to personally identifiable data. We train employees on why it is important to protect personal data. We enforce privacy responsibilities.

Treatment of Personal Information of Former Customers

We keep personal data private even for those who are no our longer customers. Please contact your agent with any questions.

Effective March, 2008