

Consumer Privacy Notice

The Lighthouse Title Insurance Agency has relationships with many types of financial services providers, such as insurance agencies, banks, consumer finance companies, securities broker-dealers, and mortgage companies. Over our long history as a financial services provider, we have placed the highest value on the information you share with us, and we are committed to protecting your privacy. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the clients we serve. Our Consumer Privacy Notice ("Notice") reaffirms our commitment to safeguarding your information.

Lighthouse Title Insurance Agency Consumer Privacy Notice

Our Notice tells you the kind of information we collect about you, with whom we share it, and how we protect it responsibly. Our Notice applies to individuals who obtain insurance products or services through our agents for personal, family, or household purposes. The examples that you will find throughout this Notice are for purposes of illustration only and should not be considered a complete description of our information practices. For example, we may not collect or disclose all of the categories of information described in this Notice in every transaction. If you terminate your relationship with us or your policy lapses or becomes inactive, we will continue to treat the information we have collected about you in accordance with our privacy policy.

Categories of Information We May Collect

When we provide title insurance and/or settlement and escrow services, we may collect information directly from you (for example, your name, address, telephone number and social security number) and from other sources such as the lender, attorney or real estate broker that you have chosen in order to provide the products and services you have requested, to service your policy, and to determine your eligibility for other products and services. We may also collect the following categories of information about you, from the following sources:

- Information we receive from you on applications, or other forms and other oral, written, or electronic communications, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, other affiliated companies or others, such as transaction history, policy coverage, premiums, payment history and claims history;
- Information collected from our Internet web sites, such as information you provide to us and information necessary to manage your online session with us;
- Information about your transaction, including the identity of the real property that you are selling, purchasing or financing; and
- When we provide settlement services, we may receive information from third parties, including appraisals, loan applications, credit reports, land surveys, loan and escrow account balances, and bank account numbers to facilitate the transaction.

Disclosure of Information to Third Parties

We do not disclose information about you to third parties, except as required or permitted by law. For example, in the course of our general business practices, we may disclose information contained in applications and other forms that we collect, as previously described, to the following types of third parties for the reasons described:

- To a third party to perform a business, professional, or insurance function for us;

- To an insurance company, agent, insurance support organization, or self-insurer to detect or prevent fraud, criminal activity, or misrepresentation in connection with an insurance transaction;
- To an insurance company, agent, or insurance support organization to perform a function in connection with an insurance transaction involving you; and
- To an insurance regulatory authority, or law enforcement or other governmental authority to prevent or prosecute fraud, or if we believe that you have conducted illegal activities.

In addition, where permitted by law, we may disclose the information we collect about you, as previously described, to other companies that perform marketing services on our behalf and to other financial services companies with whom we have joint marketing agreements.

Virginia residents: Unless you tell us not to, we may share information about you with insurance companies and other third parties described above in order to give you appropriate insurance coverage upon expiration of your policy. You may direct us not to share this information by calling Lighthouse Title Insurance Agency at 1-703-847-0600.

How to Review and Correct Your Personal Information

Under applicable law, you may request to see the personal information about you in our records except for certain documents related to claims and lawsuits. We may direct you to a consumer reporting agency to obtain certain consumer report information.

If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once, and we will investigate and correct any errors that we find. Your request should be directed to your Lighthouse Title Insurance Agency representative.

Our Security Procedures

We maintain physical, electronic, and procedural safeguards that comply with federal guidelines to safeguard consumer information. Our employees are bound by our Codes of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

Our Privacy Protections

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you. For example, certain state laws may require us to provide you with an additional notice.

Insurance Providers

Please note that the title insurance companies that issue your policies may have personal information about you. Our Privacy Notice does not govern their use of information about you. You should review the privacy notices of your title insurance providers to understand how they collect, use and disclose information.

Our Commitment

We will continue to maintain our dedication to protecting your privacy. If you have questions concerning our Notice, please Lighthouse Title Insurance Agency at 1-703-847-0600.