

Fireman's Fund Insurance Companies® Privacy and Security Statement

Effective August, 2005

Protecting you and your family from loss is important to Fireman's Fund. Just as important to us is protecting your privacy and the personal information we use to provide you with superior products and service.

At Fireman's Fund and its subsidiaries, our policy is to maintain appropriate confidentiality with regard to all personal information obtained in the course of doing business with you. Our pledge to protect your privacy is reflected in this Privacy Statement which outlines our principles in collecting, using and safeguarding your personal information and information about your relationship with us.

Depending on your state of residence, state law may provide additional privacy protections. You can request a copy of our Privacy Statement outlining any state specific protections by writing to the address below.

Personal Information Fireman's Fund Collects

Fireman's Fund only collects personal information about you when it is necessary to conduct the business of insurance. We limit the collection of personal information to what we reasonably believe is needed to administer your account. As a result, we collect personal information from the following sources:

Personal information you share with us either directly or through your agent, such as the information on your insurance application, requested policy change information or other forms you may complete.

Personal information you provide or which is obtained through the process of handling a claim, including medical information, such as from an accident report.

Personal information about you from your transactions with us, our affiliates or others such as the number of years you have been a policyholder with Fireman's Fund or the types of coverage you purchase.

Personal information about you from a consumer reporting agency, such as a credit report or a Motor Vehicle Report.

If you visit or use the Fireman's Fund Web site, or one of our subsidiaries, we may use 'cookies' (small text files transferred from our website to your hard drive) to recognize repeat users, track usage and facilitate your access to and use of the site. We do not use 'cookies' to gather personal information and we do not link cookies to identifiable information, such as your policy number. The 'cookies' only enable you to use our Web site more easily.

Personal Information Fireman's Fund Discloses

Fireman's Fund does not disclose any personal information about current or former customers to anyone, except as permitted by law.

When possible, we advise our vendors and other nonaffiliated third parties to whom we legally provide your personal information in the course of conducting our insurance business, of our privacy policy. We make every effort to use vendors whose approach to customer privacy reflects our own.

Fireman's Fund's Policies and Practices with Respect to Security of Personal Information

Fireman's Fund uses a variety of computer hardware and software tools to maintain physical, electronic and procedural safeguards that comply with applicable federal and state regulations to

guard your personal information. We restrict access to personal information about you to only those employees who need that information to provide products or services to you. Fireman's Fund, and its subsidiaries, also work hard to ensure that our websites are secure. We employ firewalls, encryption technology, user authentication systems and access control mechanisms to control access to the personal information that may be shared over these sites.

Notification of Change

At Fireman's Fund, your trust is one of our most important assets. We will continually work to protect the privacy of our individual customers and will continually review our privacy policy. If at some point in the future we revise our privacy practices that affect your personal information, we will notify you prior to introducing any changes. This Privacy Statement is also displayed on our website.

For More Information or if You have Questions

Should you have further questions regarding our privacy policy, you can contact us in a number of ways. You may call us directly at 1.800.272.9707, you can email us at Consumeraffairs@ffic.com or you can write to us at:

Fireman's Fund Insurance Company
Consumer Affairs Department
777 San Marin Drive
Novato, CA 94998-1000

Additional Privacy Information regarding FFIC's Heritage site

What information is collected and how is it used?

The information collected on Fireman's Fund's Heritage site is used to administer the Heritage Program. Contact information such as your name, mailing address, email address and telephone number are collected in order for us to contact you when we have identified an agent or a Fireman's Fund employee to provide volunteer assistance or to arrange for a grant for your organization. The contact information will all be shared with Cybergrants.com, an application service provider who manages the collection of information on the Heritage site on FFIC's behalf. Cybergrants.com's access to and use of the information contained in the Heritage site is limited solely to the administration of the site and is not shared with other third parties for any purpose.

The contact information will not be shared with any other third parties. The information collected on the site may also be used to send you updates on the Fireman's Fund Heritage program if you sign up for these updates.