



PRIVACY STATEMENT

K.E.L. Title Insurance Group, Inc.

K.E.L. Title Insurance Group, Inc. provides excellent title insurance products and services to its customers. As customers place their trust in us, we will protect that trust by continuing to respect the privacy of all of our customers even if our formal customer relationship ends. We keep the information we receive about you confidential, but we may share information about you (as described below) with our affiliated companies, third parties with which we do business and as otherwise permitted by law. Due to the rapid changes occurring in the financial services industry, we reserve the right to revise our privacy policy as necessary. If and when amendments are made to this policy, we will send customers with whom we have a continuing relationship the new policy within one year and we will post the revised policy on our web site.

Security of your information

We have implemented procedures and policy guidelines to safeguard the privacy of your nonpublic personal information from unauthorized use or improper access. Access to your information is restricted to those employees who need to know such information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state laws/regulations to guard your nonpublic personal information. We will continue to enhance our security procedures as new technologies become available.

Types of information and sources of information

In the ordinary course of business, we collect, retain and use information about you to serve your insurance needs and to administer the policy(ies) you have with us. This information, known as nonpublic personal information, is collected from several sources and includes: i) information we receive from you on applications and other forms (such as your name, address, social security number, telephone number and assets); (ii) information about your transactions with us, our affiliates, nonaffiliated third parties and others (such as information about your loan, loan application information, parties to the transaction, survey information and family history); and (iii) in some instances information we receive from consumer reporting agencies such as credit reports. In addition we may collect such nonpublic information from individuals other than those proposed for coverage. Unless it specifically stated otherwise in an amended Privacy Statement, no additional information will be collected about you.

Our information sharing practices

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law.

Dispute Resolution

Any controversy or claim arising out of or relating to our privacy policy, or breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof, except where prohibited by state law.

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