

AXA Insurance Company Privacy Statement

Dear Insured.

As your fine art insurance carrier, AXA Insurance Company (AXA IC) protects you from the loss of your most treasured objects. Equally important to us is protecting your privacy and the personal information we use to provide you with superior products and services. Together with our AXA affiliate, AXA Art Americas Corporation (collectively, "AXA"), we are very aware and sensitive to the privacy concerns of our customers, former customers, consumers, and visitors to AXA's web sites. AXA IC has created this Privacy Statement to inform you of AXA's information collection and dissemination practices. If at some point in the future we change our information collection and dissemination practices, we will provide you with advance written notification of any change. You will be able to opt out of this change prior to the effective date of the change.

Our Security Practices

We restrict access to nonpublic personal information about you at AXA's locations to only authorized employees who need to know that information to provide products or services to you. They have received training in the proper handling of nonpublic personal information. We maintain security practices: physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

Nonpublic Personal Information-Collection and Disclosure

Subject to compliance with applicable federal and state fair credit reporting laws, we may collect and use the following kinds of nonpublic personal financial information about you and our former customers:

- Information we receive from you and former customers on applications or other forms, whether received orally, in writing, or through our web sites, such as name, address, email address, and telephone number;
- Information about you and former customers about your transactions with us, our affiliates, or others such as policy coverage, premium balances, payments history and parties to the transaction; and
- Information we receive from a consumer-reporting agency, such as credit worthiness and credit history, assets and income.

AXA does not disclose any nonpublic financial information about current or former customers to anyone, except as permitted or required by law. We may occasionally include non-policy related information or invitations to events in our policy related mailings to you. No information concerning you, including, but not limited to, your name, address or any non-public financial information, will be provided to any third party associated with such non-policy related information or invitations to events.

Computer Privacy

AXA does not collect any nonpublic personal information from a visitor to its web sites without expressly requesting that the visitor provide the information and stating what will de done with the information once collected. Our web sites place a temporary or session ID "cookie" on each visitor's computer so that our web sites server can track individual user session variables and provide the visitor with easier site navigation. Our web sites use session variables in the majority of its pages. The cookie "expires" whenever the visitor closes their web browser.



Our web site contains links to other web sites. AXA is not responsible for the practices or content of such web sites. With respect to web site security, AXA's web sites use a secure server and security protocol to safeguard the information provided by visitors during the information gathering and information delivery process.

Correction of Information

Upon your written request, we will make the nonpublic personal financial information we have about you available for your review. If you notify us that any such information is incorrect, we will correct our records if we agree. If we do not agree, you may provide us with a written statement disputing the accuracy of the information. We will include your written statement in any future disclosure of the information to third parties. Upon your request, we shall provide you with a more detailed notice concerning your privacy rights under the state laws applicable to you.

Questions Concerning this Privacy Statement/Opt-Out

If you have any questions concerning this Privacy Statement, please contact Gary A. Kerr directly at 212-415-8402 or gkerr@axa-art-usa.com, or write to us at AXA Art Americas Corporation, Attn: Gary Kerr, 3 West 35th Street, 11th Floor, New York, New York 10001.

If you wish to opt-out of receiving non-policy-related information or invitations to events, please write to Mr. Kerr at the above e-mail address, or check here and mail this form to Mr. Kerr at the above address.

Sincerely,

AXA Insurance Company