



## Privacy Notice

---

If you are a customer of TRANSGUARD, you have already received this notice. If you are not a customer, this notice provides you with information about TRANSGUARD's privacy practices. Please note that the sections below, "Your choice" and "Recipient of this Notice," do not apply to website users who are not TRANSGUARD's customers. If you become a customer, you will receive a copy of this notice and the opportunity to advise us of your choice regarding TRANSGUARD's use of certain information.

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

This notice from the member companies of the TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. listed below ("TRANSGUARD") describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for commercial purposes.

### How We Protect Your Information

At TRANSGUARD, our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and brokers, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

### Information We Collect

We collect and maintain information about you to provide you with the coverage, product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

### Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with TRANSGUARD or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

### **Sharing Information with Affiliates**

The TRANSGUARD family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in **Information We Collect**, to our affiliates, which include:

- Financial service providers such as insurance companies, investment companies, underwriters and brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates our transaction and experience information with you.

In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

### **Your Choice**

If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may direct us not to do so by following the procedure explained in the Opt Out Form that you will receive upon request. We will, however, remain able to share with our affiliates information about our transactions and experiences with you, as well as identification information, such as your name and address.

If you do not opt out now but later decide that you do not want us to share consumer report information with our affiliates, except as otherwise permitted by law, you may notify us at any time by completing the Opt Out Form. We will implement your request within a reasonable time after we receive the completed form.

You may opt out only by completing the Opt Out Form. You may request additional copies by sending us a request at the address shown on the form. An additional Opt Out Form will be mailed to you shortly after receipt of your request.

If it is your decision not to opt out and to allow sharing of your information, you do not need to complete the Opt Out Form or respond to us in any way.

### **Modifications to our Privacy Policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt out of that type of information sharing.

### **Web Site**

Our web site privacy notices, such as the one located at [www.transguard.com](http://www.transguard.com), contain additional information particular to web site use. Please refer to those notices if you transmit personal information to TRANSGUARD over the Internet.



## Recipients of this Notice

We are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with TRANSGUARD. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy practices.

## Customer's Notice to Restrict Use of Information

If you are a TRANSGUARD customer, you have the right to opt out of certain sharing with affiliates as explained in "Your Choice" above. If you want to opt out and have not yet done so, please contact a TRANSGUARD broker to obtain a copy of the opt-out form.

## More Information about the Federal Laws?

This notice is required by federal law. If you would like additional information about these federal laws, please view the links to the Federal Trade Commission's web site.

**Signed:** National Association of Truckers, Inc. (NAIT), TransGuard General Agency, Inc., Vanguard Insurance Agency, Inc., IAT Reinsurance Company, Ltd., Harco National Insurance Company, McM Corporation, TRANSGUARD INSURANCE COMPANY OF AMERICA, INC., Occidental Fire & Casualty Company of North Carolina, Acceptance Indemnity Insurance Company, Wilshire Insurance Company, and Acceptance Casualty Insurance Company.

**The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the National Association of Independent Truckers, Inc.**

Questions?

800-796-2480

## Web Site Privacy Notice Statement Use of Information You Give Us

### General Statement

TRANSGUARD may collect your name, address, phone number and e-mail address at this site. We will use this information to provide you information you request, to refer you to a TRANSGUARD broker, to refer you to a third party service provider or to comply with a legal requirement. **When you encounter a screen in this site that asks for information you do not want us to have or use, you should not proceed further with completion of the requested information.**

### Hyperlinks

We have agreements with third parties that allow you to go to their web site from our web site. If you go to these sites from our site, you may be asked to give non-public personal information for access to their services or products. You may become a part of that business' customer base and be subject to their policies regarding the handling of customer data.

Please be aware that TRANSGUARD is not responsible for the privacy practices of those sites, even though TRANSGUARD's name or logo may appear on those sites. We encourage you to be aware of this when you leave our site and to read the Privacy Statements of each and every Web site that you visit, as the privacy policy of those sites may differ from ours. Our privacy statement applies solely to the TRANSGUARD site [www.transguard.com](http://www.transguard.com).

## **Security**

We handle your information securely. We restrict access to nonpublic personal information about you only to those employees who need to know that information to provide products or services to you or to provide necessary technical support. We require the employees with access to your nonpublic personal information, including your social security numbers, to safeguard against all unauthorized access, use and unlawful disclosure. We require our employees to adhere to high standards of ethics and integrity in performing their jobs and conducting business. We also require the same standards of confidentiality from the service vendors that assist us.

## **Logging**

In addition to the information you provide us, we collect information about your activities while you are at our site. While you are logged in our site, we log IP addresses (a number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data (the last site or URL you visited before logging into our site and the first site or URL you visit after leaving our site), and your activity while using or reviewing our site. We obtain the information by using cookies.

## **Cookies**

A cookie is a message sent to your browser from a Web server that is stored on your computer's hard drive. The message is sent back to the Web server whenever the browser requests a page from that server. Many commercial Internet sites use cookies. While a code in the cookie file enables the site to label you as a particular user, it does not identify you by name or address unless you have provided the site with such information or set up preferences in your browser to do so automatically. You may opt out of accepting cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions and you may have to repeatedly enter information to take advantage of services or promotions. In general, cookies allow us to identify you as a particular user and thus provide you with a more customized service. We may also use cookies to track customer or user requests, inquiries and traffic patterns or to determine audience size and repeated usage. With cookies, the information that we collect and share is anonymous and not personally identifiable. It does not contain your name, address, telephone number, or email address.

## **Modifications**

We reserve the right, at any time, to change or modify our policies on the use of information you provide us. We, therefore, recommend you review this policy statement each time you may be asked to give us personal information after accessing this site.

## **Legal Terms**

We also recommend you read the section called Legal Disclaimer. The Legal Disclaimer section describes the terms and conditions for use of our website, discusses the content in this site, and information about your responsibilities when using this site.