PRIVACY NOTICE

As required by law, we keep the financial information of our current and former customers private. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by state laws to give you this notice.

THE INFORMATION WE COLLECT AND DISCLOSE

We collect personal information about you from the following sources:

- From you through applications and other forms (e.g. your name, address, social security number, family member information, assets, income, and property locations and values);
- From your transactions and experiences with us and others, (e.g. your account balance, insurance coverage, payment history, the premium you pay, and claims information); and
- From consumer reporting agencies, medical providers, or others (e.g. your credit score and medical and employment information).

We may disclose all of the above information we collect as described in this notice.

PARTIES TO WHOM WE MAY DISCLOSE INFORMATION

We keep your information in our files. Your information will only be disclosed as authorized by you or as required or allowed by law. We do not disclose your information to any affiliates or unrelated third parties for marketing purposes. We use your information to process your application, post your bond, and resolve bond claims or breaches of contract. We may give your information to our producers, agents, investigators, attorneys and others for these purposes. We may also disclose it to persons to perform transactions you request or authorize. When we use service providers to help us service your account, your personal information stays confidential. Our service providers agree to keep your personal information private and not use it for any other purpose.

We may also share your information for other reasons such as:

- with state insurance departments or other governmental or law enforcement authorities in the event of a bond forfeiture or breach of contract;
- with state insurance departments or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities; or
- if ordered by a subpoena, search warrant or other court order.

We may also share your information with insurance support organizations that maintain information to, among other things, detect or prevent fraud or criminal activity in connection with insurance underwriting or claims. Information disclosed to or obtained from such entities may be kept by them and given to other persons.

CONFIDENTIALITY AND SECURITY

We maintain physical, electronic and procedural safeguards to protect your information. We ensure that your information is treated responsibly and in line with our privacy policy. We also restrict access to your information within our organization to those persons who must have the information to provide services to you, or to conduct our business. Persons who have access to your information may use it only for our business purposes. We safeguard information in accordance with applicable laws.

YOUR RIGHT TO ACCESS AND AMEND YOUR INFORMATION

If you believe any of your personal information that we have is inaccurate, you can send us a written request to review certain recorded information that we can reasonably locate and provide to you. You can request that we amend, correct or delete anything that you believe to be wrong. If we agree with you, we will amend, correct or delete the information in question, unless otherwise required by law. We are not required to agree to your request. If we do not agree with your request, we will notify you of our reasons. We may charge a small fee to collect and send the information to you. Please send your request to the address provided below and include your name, address, telephone number and bond number.

INVESTIGATIVE CONSUMER REPORT

We may prepare or request an investigative consumer report about you (the "Report") in connection with your application or agreement with us. You can request to be interviewed in connection with the preparation of the Report. You are entitled to receive a copy of the Report if you submit a written request to us. Please send your request to the address provided below and include your name, address, telephone number and bond number.

FURTHER INFORMATION

If you have any questions about how we use the information we collect, please write to us at:

AMERICAN CONTRACTORS INDEMNITY COMPANY
P.O. Box 806
Greenville, PA 16125

CHANGES TO THIS PRIVACY NOTICE

We reserve the right to change this Privacy Notice. We will send you a copy of a revised Privacy Notice if we make any change, as required by law.

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