

Privacy Notice

General Statement

TRANS GUARD INSURANCE COMPANY OF AMERICA, INC. ("TRANS GUARD") and its [affiliates](#) may collect from this website (the "website") certain nonpublic personal information. "Personal Information" in this notice means nonpublic personally identifiable information about you and your relationship with TRANS GUARD. **When you encounter a screen in the website that asks for information that you do not want us to have or use, you should not proceed further with completion of the requested information. This Notice, is required by state and federal law, and explains our Privacy Policy.**

How We Protect Your Information

At TRANS GUARD, 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 personal information.

We do not disclose any personal information about you, as our customer or former customer, except as described in this notice and as permitted or required by applicable law.

Information We Collect

In the course of our business relationship with you, we collect and maintain information about you that is necessary to provide you with the coverage, product or service you request and to service your account.

We collect certain 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 name, address, e-mail address, telephone/fax numbers, 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; and
- Information we receive from transactions with nonaffiliated third parties.

Sharing of Information

To serve you better and to manage our business we may disclose or share personal information we collect about you, as described above in **Information We Collect**, with our affiliates and nonaffiliated third parties, as follows, or as permitted or required by law.

With Affiliates

The TRANS GUARD family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. We may share personal information about our customers and former customers with our affiliates, to offer you a more complete range of products and services. We may also do this for other purposes as permitted or required by law.

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

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

With Nonaffiliated Third Parties

TRANS GUARD carefully chooses service providers that aid us in providing quality insurance and insurance services to you. Whenever we retain other organizations to provide support services on behalf of TRANS GUARD, we require them to safeguard and protect our customer's personal information.

It is our policy not to share personal information about our customers and former customers with nonaffiliated third parties for any purpose other than the underwriting or administration of a customer's

policy or account or for marketing of additional products, unless the disclosure has been authorized by the customer or is permitted or required by law. The following are some examples.

- To investigate or pay a Claim – We may share personal information with Hospitals, Medical Clinics, Doctor/Physicians, Independent Adjusters, Appraisers, Attorneys and Structured Settlement companies.
- To perform a service for us – We may share personal information with Brokers, Underwriters, Motor Carriers, Marketing Services companies or companies we have a joint marketing agreement with.
- To aid in detection or prevent insurance crimes or fraudulent claims – We may share personal information with insurance support organizations.

Many employers, benefit plans and 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 as permitted and required by applicable law. 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.

Your Choice

If you prefer that we not share personal information about you with our affiliates and nonaffiliated third parties, except as otherwise permitted or required by law, you may direct us not to do so by following the instructions explained in the [Opt Out Election Form](#) found on the website. 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. We may still share personal information about you with nonaffiliated third party companies in circumstances excluded from the Opt Out under applicable law.

If you do not opt out now but later decide that you do not want us to share personal information about you as described in this notice you may contact us at any time to limit our sharing. We will implement your request within a reasonable time after receiving your request.

If your mailing address is in California or Vermont, you are automatically considered to have opted out from the sharing of your personal information with affiliated or nonaffiliated third parties, except as permitted or required by law, and you do not need to contact us to do so.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing 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.

Contact us

If you have any questions about our Privacy Policy, please contact us or write us at one of the following:

If a Premier Program Customer:

E-mail us at: premier@transguard.com

Call us toll free at: 1-800-252-6725

*Write to us at: TRANSGUARD INSURANCE COMPANY OF AMERICA INC.
301 North Lake Ave, Suite 400
Pasadena, CA 91101*

If an Independent Contractor Customer:

E-mail us at: CSweb@transguard.com

Call us toll free at: 1-800-821-8014

*Write to us at: TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.
P.O. Box 901606
Kansas City, MO 64190*

Website Security Policy

Hyperlinks

From TRANSGUARD's website to other websites

We have agreements with third parties that allow you to go to their websites from our website. If you go to these websites from our website, you may be asked to give 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 websites, even though TRANSGUARD's name or logo may appear on those websites. We encourage you to be aware of this when you leave our website and to read the privacy policy of each and every website that you visit, as the privacy policy of those websites may differ from ours. Our privacy policy applies solely to the TRANSGUARD website www.transguard.com.

To TRANSGUARD's website from other websites

If you are linked to TRANSGUARD's website via a third party website (a website not owned or maintained by TRANSGUARD), that website may monitor your visit to TRANSGUARD.com. We suggest you review the privacy and security policies of any such third party websites.

Security

To ensure the security of personal and financial information that you submit to us through the website, we use security software to encrypt the information during its transmission. We only allow information to be submitted for transmission if your browser is compatible with our security software. If your browser is not compatible, you will receive a message indicating your transaction cannot be completed because of a security risk.

TRANSGUARD uses a secure server and security protocol to safeguard any information you provide. The secure server implements the Secure Socket Layer (SSL) protocol to interact with you when you provide personal information. This technology sends your data through an encrypted tunnel via 128 bit encryption so a third party cannot read the information while in transit. All personal information stored by TRANSGUARD is housed securely.

We also use JavaScript, so please enable JavaScript in your browser. We only utilize JavaScript to create more dynamic and user friendly pages.

Email messages ARE NOT SECURE. Our security software does not encrypt email messages. Unencrypted email messages traveling through the Internet are potentially subject to viewing, alteration and copying by others.

Passwords

In order for you to access certain information on our website and to protect your personal information from being accessed by others, you may be asked to create an account. In addition, you will be asked to create a user name and password. Your password must be at least 6 characters long and contain at least one numeric character.

ACH Transaction, Credit and Debit Card Safety

When you pay for your Invoice, Bill or make a purchase on our website. You will be routed to our bank services link for processing of your ACH, Credit or Debit Card transaction. Your checking account, credit or debit card number is encrypted when transmitted. Encryption is used with every submission of financial information you send. Other personal information may also be encrypted when authorizing a payment.

Logging

In addition to the information you provide us, we collect information about your activities while you are at our website. While you are logged in our website, 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 website or URL you visited before logging into our website and the first website or URL you visit after leaving our website), and your activity while using or reviewing our website. 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 websites use cookies. While a code in the cookie file enables the website to label you as a particular user, it does not identify you by name or address unless you have provided the website 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.

Minor's Privacy

We recognize that TRANSGUARD.COM can be accessed by a general audience and we take necessary precautions to make the content suitable for general audience use. We do not knowingly collect information from children under the age of 13.

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 the website.

Legal Terms

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