



Notice of Privacy Policy

The trust of our customers is The Aegis Group's most valuable asset. The Aegis Group safeguards that trust by keeping nonpublic personal information about customers in a secure environment and using that information in accordance with this Privacy Policy. We value you as a customer and take your personal privacy seriously. We will inform you of our policies for collecting, using, securing, and sharing nonpublic personal information ("customer information") the first time we do business and every year that you are an Aegis customer.

This Privacy Policy includes examples of the types of nonpublic personal information we collect and the kinds of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use, and sharing practices. In addition, you may have other privacy protections under some state laws. We will comply with applicable state laws regarding information about you. For example, certain state laws may restrict the types of information we may disclose about you or require us to provide you with additional notices.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit card issuers, finance companies, and independent insurance agents that are not a part of The Aegis Group companies listed at the end of the Privacy Policy. Their privacy policies will govern how they collect, use, and disclose personal information that you allow them to access.

Below is The Aegis Group's privacy pledge to our customers:

Information We May Collect

The Aegis Group may collect nonpublic personal information about you from the following sources:

- Information we receive from you (or is provided to us on your behalf) on applications and other forms, such as your name, address, telephone number, employer, and income. This includes information received through telephone or in-person interviews, your Aegis agent, and/or our Customer Service representatives;
- Information about your transactions with the companies of The Aegis Group or other nonaffiliated parties, such as your name, address, telephone number, age, credit card usage, insurance coverage, transaction history, claims history, and premiums;
- Information from consumer reporting agencies, public records, and data collection agencies, such as your obligations with others and your creditworthiness;
- Information you provide to us on applications or from health care providers, such as doctors and hospitals, to determine your past or present health condition. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

How We Use Information About You

We use customer information to underwrite your policies, process your claims, ensure proper billing, service your account, and offer you other Aegis insurance products that we believe may suit your needs.

Information Disclosure

The Aegis Group may disclose all of the nonpublic personal information described above, as permitted by law. For example, we may use affiliated and nonaffiliated parties to perform services for us, such as providing customer assistance, handling claims, protecting against fraud, and maintaining software for us. We may also disclose information in response to requests from law enforcement agencies or State Insurance authorities.

We do not sell lists of our customers, nor do we disclose customer information to marketing companies outside The Aegis Group of companies.

Information Regarding Former Customers

The Aegis Group does not disclose nonpublic personal information about former customers or customers with inactive accounts, except in accordance with this Privacy Policy.

Changes To This Privacy Policy

We reserve the right to modify or supplement this Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice that describes our new practices.

The Aegis Group Protects Customer Information

We maintain physical, electronic, and organizational safeguards to protect customer information. We continually review our policies and practices, monitor our computer networks, and test the strength of our security in order to help us ensure the safety of customer information.