

PRIVACY NOTICE

FACTS

WHAT DOES TRANSGUARD INSURANCE COMPANY OF AMERICA, INC., "TRANSGUARD" DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number, assets and income ■ Policy coverage, premium and payment history ■ Motor vehicle history, medical history and claims history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TRANSGUARD chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), coordinate insurance coverage with your broker, qualify you for coverage, process claims, identify or prevent fraud, respond to court orders and legal investigations, or insurance support organizations.	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with our financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences.	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness.	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	YES	YES

To limit our sharing and/or To limit direct marketing contact	<ul style="list-style-type: none"> ■ Call 1-800-821-8014 and follow the menu prompts ■ Visit us online: www.transguard.com ■ Mail the form located at the end of this notice <p>Please Note: If you are a <i>new</i> customer we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>Please Note: Direct marketing is e-mail, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as permitted or required by applicable law.</p>
--	---

Questions?	Call 1-800-821-8014 or go to www.transguard.com
-------------------	---

Who we are	
Who is providing this notice?	TRANSGUARD Insurance Company of America, Inc., and its legal entities that utilize the names: TransGuard General Agency, Inc., Vanguard Insurance Agency, Inc., National Association of Independent Truckers, LLC ("NAIT")
What we do	
How does TRANSGUARD protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Your information is only viewable to those employees and brokers who need access in order to provide you with our products and services.
How does TRANSGUARD collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for insurance, give us your contact or income/asset information ■ Pay your insurance premium by check or credit card or file an insurance claim We also collect your personal information from others, such as state motor vehicle records, insurance brokers, insurance support organizations, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
Do Not Call Policy. This notice is the TRANSGUARD Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Our employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from TRANSGUARD and its affiliates will be placed on the TRANSGUARD Do Not Call list and will not be called in any future campaigns, including those of our affiliates. If you communicate with us by telephone, we may monitor or record your call.	
For Nevada residents. We are providing you this notice under state law. You may be placed on our internal Do Not Call list by following directions in the <i>To limit direct marketing contact</i> section. Nevada law requires we provide you the following contact information: Bureau of Consumer Protection, office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; <i>Phone Number:</i> 702-486-3132; <i>e-mail:</i> BCPINFO@ag.state.nv.us . TRANSGUARD, P.O. Box 901606 Kansas City, MO 64190 Attn: Customer Service; <i>Phone Number:</i> 1-800-821-8014; <i>e-mail:</i> click on "Contact US" at www.transguard.com	
For California or Vermont residents. 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.	
If your mailing address is in AZ, CA, CT, DE, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only. You have the right to review all of your personal information in our files, by writing to us at TRANSGUARD. P.O. Box 1697 Warrenville, IL 60555-9933 Attn: Compliance. You must state your full name, address, your policy number and customer number and the information you want. We will contact you to tell you what information we have (unless privileged), you may request that we mail you a copy of the information for a fee. If you think any information is incorrect, you must write to us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.	



Mail-in Form	
Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
	<input type="checkbox"/> Do not share personal information with nonaffiliates to market their products and services to me.
	<input type="checkbox"/> Place me on your internal do not call list and limit all direct marketing contact
	Policy/Customer Number: _____
	First Name: _____
	Last Name: _____
	Address: _____
	City: _____ State: _____ Zip: _____
Mail To:	TRANSGUARD Insurance Company of America, Inc. P.O. Box 901606 Kansas City, MO 64190