

NOTICE OF PRIVACY POLICY

We value you as a customer and we know privacy is important. We will inform you of our policies for collecting, using, securing, and sharing customer information the first time we do business with you and every year you are an American Access customer.

Our Privacy Guidelines

- We do not sell customer information.
- We do not share your information with our business partners.
- We contractually require any person or organization providing products or services on our behalf to protect American Access customer information.
- We protect the privacy of future and past customers as vigorously as we protect your privacy.

Information We May Collect

We collect and use information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for those purposes, such as those below:

- From you; on applications for our insurance, through telephone or in-person interviews and our telephone response center, such as your address and your phone number.
- From your transactions or experiences with us; such as your payment history and underwriting and claim records
- From the American Access family of companies and non-American Access companies, organizations, or consumer reporting agencies, such as your driving record, claim history, or credit information.

For those visiting http://www.aains.com/

You should know how we use "cookies" when you visit www.aains.com. "Cookies" are files we place in your computer's browser to store your American Access site preferences. We use "cookies" and other technologies to help us track visits to our Web site and to find out how visitors use our site. This information may be used to manage and customize our Web site's content, layout, and services in order to improve our site and enhance our service to you.

How We Use Information about You

We use customer information, including consumer report information, to underwrite and/or rate your policies and products, process your claims, ensure proper billing, service your accounts, and offer you other insurance and financial services products that may suit your needs.

Information Disclosure

We share information about our business with you (such as payment of premium) and our experience with you (such as an auto accident) with no other companies.

We may share customer information with consumer reporting agencies and with other entities as needed to handle your claim and to protect against fraud and unauthorized transactions. For example, we might share name, address and coverage information with an auto body shop to speed up repairs on auto damage claims.

American Access Protects Customer Information

In order to ensure the safety of customer information, we continually:

- Maintain physical, electronic, and procedural safeguards
- Review our policies and practices