

Privacy Policy Notice
04/01/2011
OUR PRIVACY POLICIES AND NOTICES

1. Information that we collect:

A. Categories of Information Collected and Sources From Which We Collect It.

We collect personal and privileged information about you from the following sources:

1. Information that you provide us on applications and other forms.
2. Information about your transactions with us from the insurance companies we contact to underwrite your bonds.
3. Information from bank sources you provide to us

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

B. Persons From Whom Information is Collected

We may collect personal and privileged information from individuals other than those proposed for coverage.

2. Information we may disclosed to third parties:

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described below:

- A. To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us.
- B. To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud, or misrepresentation in connection with an insurance transaction.
- C. To an insurance institution, agent, or credit reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you.
- D. To the Arizona Department of Insurance or other insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities.

2. Your right to access and amend your personal and privilege information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendment or deletions of any information that is in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information: You should submit a request in writing to The Bond Department and Associated Agencies Inc. The request should include your name, address, telephone number, and the recorded information to which you would like to access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or copies that you have requested.

To correct, amend, or delete any of your information: You should submit a request in writing to The Bond Department and Associated Agencies Inc. The request should include your name, address, telephone number, the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have the opportunity to challenge.

4. Our practices regarding information confidentiality and security:

We restrict access to personal and privileged information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal and privileged information.

5. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.