



Privacy Notice

*This Notice applies to Accredited Holding Corporation and its affiliated companies Accredited Surety and Casualty Company, Inc., Accredited Bond Agencies, Inc., and Accredited Group Agency, Inc. The word **Accredited** is used in the notice to refer to the companies listed above.*

Accredited believes strongly in the protection of personal privacy and is committed to complying with the state and federal regulations that govern the collection and use of personal information. This notice explains to you how Accredited handles and protects the information we collect.

Accredited collects and uses customer information for legitimate business purposes. Accredited does not sell lists of our customers, nor do we disclose customer information to marketing companies except to companies we may hire to provide specific services as permitted by law.

Accredited obtains non-public information about you from the following sources:

- Information we receive from you, such as information on applications or other related forms, which may include your name, address, age, and social security number.
- Information we receive from consumer reporting agencies, government agencies, credit references, employers, insurance companies, attorneys, and financial institutions, such as your credit history, verification of employment, criminal history and net income.
- Information about your transactions with us such as policy coverage, premiums and payment history.

Accredited does not disclose any non-public personal information about you or former customers to anyone except as permitted by law.

- As permitted by law. For example, providing information to industry regulators, to law enforcement agencies, for fraud prevention, to credit bureaus, and to third parties that assist us in processing the product or service you have requested.
- With parties that assist Accredited in promoting our own products and services, such as printers, and mail houses.
- Under the Fair Credit Reporting Act, to our Affiliates, so long as the information disclosed is Transaction and Experience Information: and
- To Affiliates and Nonaffiliated Third Parties to the extent necessary to process, obtain, service, maintain, administer or enforce the service or product that you have requested we provide.

Accredited protects the confidentiality and security of your personal information.

Accredited restricts access to non-public personal information about you to our employees, and agents who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Individual rights

You have a right to review your personal information and to request that we correct, amend or delete the information on file.

Web Privacy

When you visit Accredited's web site, the Web server automatically collects and maintains statistical information from our site's data logs that concern network traffic flow and volume. The Web server recognizes the name of the Internet domain, the IP address from which you accessed the site, and the time and date. This information does not identify personal e-mail addresses or other personal information. The site's data log collects this information in aggregate form. The information is used to improve the usefulness of the web site. Accredited's web site does not use cookies to collect individual information about you and your web site usage.

Right to Privacy Notification

Accredited provides the Privacy Notice so that customers will be confident in understanding how Accredited handles and protects the information we collect. An annual Privacy Notice is sent only to customers who maintain an on-going relationship with Accredited. Our Privacy Policy is available for review online at www.accredited-inc.com.

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