

PRIVACY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with GLBA, we are providing you with this document which notifies you of the privacy policies and practices of Penn Western Bonding, LLC.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a nonaffiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a nonaffiliated third party for a purpose that is not specifically authorized by law is called your right to “opt out” of such information sharing.

At Penn Western Bonding LLC., we are committed to providing you with the best service while earning your trust and protecting the privacy of your nonpublic personal information. We understand and respect the fact that you may wish to keep your personal information confidential.

The following is our policy on how we handle your nonpublic personal information:

We collect nonpublic personal information about you from the following sources:

1. **Information from applications.** This is information you give to us on applications and other forms, by phone or online. This information may include but is not limited to your name, address, telephone number, driver license number, Social Security number, date of birth, length of employment, gender, marital status, financial history, credit rating, insurance information, status of home ownership, length of residency, and vehicle use/driving history.
2. **Information about transactions.** This is information about your trusted transactions with us and with our affiliates. It may include but is not limited to your surety or fidelity bond premiums and selections, your payment and claims history, information necessary for billing and payment purposes, and information used to investigate and settle insurance or bond claims, including witness statements, police reports, legal complaint filings, and affidavits.
3. **Information we receive from a consumer reporting agency.** This is information generally used to confirm or supplement application information. We disclose consumer report information only as necessary to quote or service your surety or fidelity bond program and as permitted by law. By requesting a quote from us, you consent to our sharing of this information with bonding companies and their affiliates for underwriting purposes.

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We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

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

At Penn Western Bonding, LLC., we are committed to protecting your privacy rights. We acknowledge your right to keep your own personal information confidential and, because of this, we have created this document to explain our privacy policy to you. In addition, we are complying with both state and federal laws which require insurance agencies (as well as all financial institutions) to notify you, our valued customer, about how we intend to treat your nonpublic personal information that you have entrusted with us.

We pledge to you, our valued customer, that the information you have provided to us to obtain appropriate bonding programs and/or insurance coverage will be used for just that purpose and that purpose only. In order to better serve you, your trusted information may be shared with third parties for the purpose of bonding and/or insurance underwriting. We will not share such information with nonaffiliated third parties, such as banks, securities firms or other institutions.