

AMERICAN WATER RESOURCES® INSURANCE SERVICES

PRIVACY NOTICE

We at American Water Resources Insurance Services, value the trust our customers place in us. In order to provide effective customer service, we must necessarily collect a certain amount of information about our customers. We are sending you this notice of our privacy policy to explain how we may collect information about you, the type of information we collect, and what information we may disclose about you to affiliated and non-affiliated entities and to assure you of our commitment to maintaining the confidentiality of your information. We never sell or disclose your information to others so they can use it to market their products to you.

THE TYPE OF INFORMATION WE COLLECT AND DISCLOSE

We collect nonpublic personal information about you to facilitate your participation in our programs and to offer you other services of ours that you may have an interest in. The type of information we collect includes things such as your address, telephone number, method of payment, payment history or account balances, programs you have enrolled in, your water bill account number and should you make a claim, information about the nature of the problem and when the problem occurred. In the course of conducting our business, there are circumstances in which we may disclose to our affiliates and other non-affiliated third parties the type of information described above. We gather this information from you on applications or other forms or by phone and from our affiliates. Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

WHO WE DISCLOSE INFORMATION TO AND WHY

We may disclose the information we collect to our affiliates and other non-affiliated third parties. We disclose this information only as permitted or required by law (such as to law enforcement agencies or insurance regulators) or so entities we disclose to may perform business services or functions on our behalf, including other insurance institutions who assist in your transaction. Affiliated businesses we disclose information to may include your water company, if it is one of the regulated utilities owned by our parent company, American Water. The non-affiliated third parties we may disclose your information to include contractors, who we hire to do the work provided for under the program, communication companies, who prepare marketing information that assists us in sending you material about our programs, and the insurance company that issues the policy to you.

INFORMATION WE MAY DISCLOSE ABOUT FORMER CUSTOMERS

We also disclose information about our former customers, such as their name, address and what programs they purchased in the past to our communications company to assist us in sending material about the programs we offer to former customers of ours.

HOW YOUR INFORMATION IS PROTECTED

We take great care to protect your nonpublic personal information. We restrict access to this information to only those employees who need to know that information to provide products and services to our customers. For instance, our claims representatives will need to know your name and address and the nature of the problem you are reporting to assist you with a claim. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard such information. All employees are required to maintain the confidentiality of nonpublic personal information and to follow policies we establish to secure such information.

When information is disclosed to entities that perform services or functions on our behalf, we require them to adhere to procedures and practices that maintain the confidentiality of your nonpublic personal information, to use the information only for the limited purpose for which it was shared, and to abide by all applicable privacy laws.

HOW TO REQUEST YOUR INFORMATION NOT BE SHARED

If you don't want us to disclose personal information about you to non-affiliated companies, you may tell us so. This is known as "opting out". If you wish to opt out, call us at 1-866-618-3892. We may share information about you if we do not hear from you within 30 days. However, you may opt out at any time. Just call or write us. Even if you opt out, we may still disclose information as allowed by law. If you exclude us from sharing this information, you may not receive information about other valuable offers and exciting programs in the future.

You have the right to obtain access to certain information we have collected about you and have the further right to request correction of information if you feel it is inaccurate.

QUESTIONS

If you have any questions concerning this Privacy Policy or American Water Resources Insurance Services' privacy practices, please call 1-866-618-3892, or you may write us at:

American Water Resources Insurance Services
Attn: Privacy
1410 Discovery Parkway
Alton, IL 62002

We may amend this Privacy Policy at any time, and we will inform you of changes as required by law.

Virginia Surety Company, Inc.

YOUR PRIVACY IS OUR TRUST

We at Virginia Surety Company value your business — and we appreciate the trust placed in us. That's why we are concerned about keeping your personal information just that — personal and private. We take measures to protect your privacy and do not market the names or addresses of customers in any way. To assure you of our commitment to your privacy we offer this statement of our privacy policy.

We collect personal information about you from the following sources:

- Information we receive from you, from your claim application or other forms you furnish to us, such as your name, address, telephone number, coverage, fees; and,
- Information about your transactions with us such as: claims made, parties to the repair, repairs performed and benefits paid.

We do not disclose any personal information to any companies for the purpose of marketing any products or services or to anyone else, except as required and/or permitted by law.

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

Should you have any questions about our procedures or information contained within your file, please contact us at:

Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604
800-209-6206