



Rev. December 2024

FACTS		WHAT DOES GUARD DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend upon the product or service you have with us. This information can include:</p> <p><b>Social Security Number and contact information, FEIN, date of birth, driver's license information, driving record, VIN, income information, payroll, tax, or credit information, credit-based insurance scores, insurance claim history, payment history, motor vehicle reports, claim and loss history reports, business records, and property records.</b></p>		
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies share their consumers' personal information; the reasons we choose to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does GUARD share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.		Yes	No
For our marketing purposes – to offer our products and services to you.		Yes	No
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes– information about your transactions and experiences.		Yes	No
For our affiliates' everyday business purposes– information about your creditworthiness.		Yes	Yes
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> <li>• Call Customer Service at 1-800-673-2465 – our menu will prompt you through your choice(s) or</li> <li>• visit us online at <a href="http://www.guard.com/privacy/">www.guard.com/privacy/</a>.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 1-800-673-2465 or go to <a href="http://www.guard.com/privacy-policy/">www.guard.com/privacy-policy/</a> .		

## Who we are

<b>Who is providing this notice?</b>	<p>Berkshire Hathaway GUARD Insurance Companies (including property and casualty licensees AmGUARD Insurance Company, AZGUARD Insurance Company, NorGUARD Insurance Company, EastGUARD Insurance Company, and/or WestGUARD Insurance Company as well as GUARDCo, Inc.).</p> <p>References to "GUARD", "us", "we" or "our" in this form mean these companies.</p>
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## What we do

<b>How does GUARD protect my personal information?</b>	To protect your personal information from unauthorized access and use, we implement security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does GUARD collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• apply for insurance;</li> <li>• pay insurance premiums;</li> <li>• file an insurance claim;</li> <li>• submit information in furtherance of a claim;</li> <li>• give us your income information; or</li> <li>• give us your contact information.</li> </ul> <p>We also collect information from third parties such as consumer reporting agencies, our affiliates, or unaffiliated companies, including your insurance agent or producer, consumer reporting agencies, data providers, and insurance advisory and rating organizations.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your policy.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• This includes affiliated companies that are also subsidiaries of Berkshire Hathaway Inc.</li> </ul>
<b>Non-affiliates</b>	Companies not related to us by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

**Important Information about Credit Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

**For California Residents:** If you opt out, we will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account. Please visit [www.guard.com/privacy-policy/](http://www.guard.com/privacy-policy/) to review our California Privacy Policy.

**For Vermont Residents:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.