



PO Box 24568 Kansas City, MO 64131 866-207-9392

### **Privacy Pledge**

Traders General Agency, Inc., Traders Insurance Company and Professional Claims, Inc. (collectively the "Company") shares non-public personal information about you with affiliated and non-affiliated third parties that we obtain in providing a consumer financial product or service for personal, family or household purpose.

We collect personal information about you from (i) your applications and in other ways when you visit us in person, over the phone, through mail or through our websites, (ii) your browser when you visit our websites, (iii) your transactions with the Company, (iv) claims forms you complete when you make an insurance claim, (v) consumer reporting agencies, (vi) state agencies administering motor vehicle driving records and (vi) other sources.

We share personal information to obtain other personal information (such as credit history, loss history and driving history) about you from consumer reporting agencies that we use in pricing and underwriting your insurance policy or handling insurance claims you make. We also share your personal information with companies that assist us in running marketing campaigns or with whom we have a joint marketing agreement and companies that want to directly offer you a broad range of financial and non-financial products and services. Finally, we share it to fulfill your requests, administer and update accounts, reduce fraud and other risks, comply with laws and regulations and the other reasons outlined in the next paragraph.

You should call us at 800-369-0369 if you do not want us to share information with unaffiliated companies. We will honor your request, except with respect to the following: (i) where disclosure is necessary to process or service a transaction, (ii) to protect record security and confidentiality, (iii) to provide information to legal counsel and to prove that the Company is complying with industry standards, (iv) to respond to requests from regulators, self-regulatory organizations and law enforcement, (v) to report a customer's or consumers activities to a credit bureau or other consumer reporting agency, (vi) to protect against fraud, (vii) to individuals or businesses with a legal interest relating to the consumer, (viii) in connection with a merger or acquisition, and (ix) to comply with laws and legal processes.

Information security is a high priority. We emphasize this priority with this Privacy Policy and the contracts and agreements that we sign with external suppliers and partners. Employees who violate our privacy policy are subject to disciplinary action, and our partners and suppliers are bound to uphold our procedures regarding privacy under the terms of our legal contracts with them. Our Privacy Pledge applies to all non-public personal financial information about you and applies during the course of our relationship with us as well as after it has ended.

### **Payment Delivery Rules**

If any payment you make during the term of your policy by check, draft or other remittance is not honored upon presentation to the financial institution on which it is drawn, your policy and any renewal may be voidable and may not provide coverage. No action on the part of Traders or your insurance agent shall constitute a waiver of obligation to make timely payments under this or any other policy.

The following rules shall govern when your payments will be considered delivered to us: If you mail your payment, your payment will be considered delivered to us on the earlier of: (1) the United States Postal Service postmark date on the envelope containing your payment if the postmark date is before the due date or cancellation effective date, (2) the day after the United States Postal Service postmark date on the envelope containing your payment if the postmark date is on or after the due date or cancellation effective date, or (3) the day we physically receive your payment in our office if the envelope containing your payment is metered, not postmarked or the postmark is not legible. If you deliver your payment to us or your insurance agent in person and receive a receipt, then your payment will be considered delivered to us on the earlier of: (1) the date and time on your payment receipt if you receive a timed and dated receipt, or (2) the day after the date on your receipt if you receive a receipt without both a date and time. If you deliver your payment to us using your check, credit card or debit card at tradersauto.com or our toll free number, then your payment will be considered delivered to us on the date and time our records reflect that we processed your payment. In all other circumstances, your payment will be considered delivered to us on the day after your payment is collected and processed by us.