

Privacy Notice

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

This notice from the National Association of Independent Truckers, L.L.C. ("NAIT") listed below describes our privacy practices regarding information about our members and former members that obtain financial products or services from us for commercial purposes.

How We Protect Your Information

At NAIT, our members are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and brokers, who provide you with our products and services. We require those individuals to whom we permit access to your member information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our member or former member, except as described in this notice.

Information We Collect

We collect and maintain information about you to provide you with the product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("You") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your premiums and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records and claims history.

Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with NAIT or one of its affiliates as a result of products or services provided through a benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

Sharing Information with Affiliates

The NAIT family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in **Information We Collect**, to our affiliates, which include:

- Financial service providers such as insurance companies, investment companies, underwriters and brokers/dealers; and

- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates our transaction and experience information with you.

In addition, we may share with our affiliates information, such as certain application information that we have received from you and from third parties, such as insurance support organizations.

Your Choice

If you prefer that we not share information with our affiliates, except as otherwise permitted by law, you may direct us not to do so by following the procedure explained in the Opt Out Form that you will receive upon request. We will, however, remain able to share with our affiliates information about our transactions and experiences with you, as well as identification information, such as your name and address.

If you do not opt out now but later decide that you do not want us to share consumer report information with our affiliates, except as otherwise permitted by law, you may notify us at any time by completing the Opt Out Form. We will implement your request within a reasonable time after we receive the completed form.

You may opt out only by completing the Opt Out Form. You may request additional copies by sending us a request at the address shown on the form. An additional Opt Out Form will be mailed to you shortly after receipt of your request.

If it is your decision not to opt out and to allow sharing of your information, you do not need to complete the Opt Out Form or respond to us in any way.

Recipients of this Notice

We are providing this notice to the member residing at the mailing address to which we send your member information. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy practices.

Registration

It is not required for the user to provide demographic information (such as income level and gender), and unique identifiers (such as social security number), but encouraged so we can provide a more personalized experience on our site.

Furthermore, existing NAIT members automatically register with the NAIT Web Site. All relevant contact information included as part of NAIT membership may be used in conjunction with this web site.

Applications

We request information from the user on our application forms. Here a user must provide contact information (like name and shipping address) and financial information (like credit card number, expiration date). This information is used for billing purposes and to fill member orders. If we have trouble processing an order, this contact information is used to get in touch with the user.

Surveys

From time-to-time our site requests information from users via surveys. Participation in these surveys or contests is usually voluntary and the user therefore has a choice whether or not to disclose this information. Information requested may include contact information (such as name and address), and demographic information (such as zip code, age level). Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site.

Share Site With A Friend

If a user elects to use our referral service for informing a friend about our site, we ask them for the friend's name and email address. NAIT will automatically send the friend a one-time email inviting them to visit the site. NAIT stores this information for the sole purpose of sending this one-time email. The friend may contact NAIT at www.naitusa.com to request the removal of this information from their database.

Site and Service Updates

We also send the user site and service announcement updates. Members are not able to un-subscribe from service announcements, which contain important information about the service. We communicate with the user to provide requested services and in regards to issues relating to their account via email or phone.

Correction/Updating Personal Information:

If a user's personally identifiable information changes (such as your zip code), or if a user no longer desires our service, we will endeavor to provide a way to correct, update or remove that user's personal data provided to us. Members can update their profile by utilizing the "My Profile" section of the NAIT website or by calling a customer service representative at 800-821-8014.

More Information about the Federal Laws?

This notice is required by federal law. If you would like additional information about these federal laws, please view the Federal Trade Commission's web site.

Signed: National Association of Independent Truckers, L.L.C. (NAIT), TransGuard General Agency, Inc., Vanguard Insurance Agency, Inc., IAT Reinsurance Company Ltd., Harco National Insurance Company, McM Corporation, TRANSGUARD INSURANCE COMPANY OF AMERICA, INC., Occidental Fire & Casualty Company of North Carolina, Acceptance Indemnity Insurance Company, Wilshire Insurance Company, and Acceptance Casualty Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided.

If you have any further questions or need further information regarding this Privacy Notice, please contact NAIT at 800-821-8014

Web Site Privacy Notice Statement Use of Information You Give Us

General Statement

NAIT may collect your name, address, phone number and e-mail address at this site. We will use this information to provide you information you request, to refer you to a third party service provider or to comply with a legal requirement. **When you encounter a screen in this site that asks for information you do not want us to have or use, you should not proceed further with completion of the requested information.**

Hyperlinks

We have agreements with third parties that allow you to go to their web site from our web site. If you go to these sites from our site, you may be asked to give non-public personal information for access to their services or products. You may become a part of that business' customer base and be subject to their policies regarding the handling of customer data.

Please be aware that NAIT is not responsible for the privacy practices of those sites, even though NAIT's name or logo may appear on those sites. We encourage you to be aware of this when you leave our site and to read the Privacy Statements of each and every Web site that you visit, as the privacy policy of those sites may differ from ours. Our privacy statement applies solely to the NAIT site www.naitusa.com.

Security

We handle your information securely. We restrict access to nonpublic personal information about you only to those employees who need to know that information to provide products or services to you or to provide necessary technical support. We require the employees with access to your nonpublic personal information, including your social security numbers, to safeguard against all unauthorized access, use and unlawful disclosure. We require our employees to adhere to high standards of ethics and integrity in performing their jobs and conducting business. We also require the same standards of confidentiality from the service vendors that assist us.

Logging

In addition to the information you provide us, we collect information about your activities while you are at our site. While you are logged in our site, we log IP addresses (a number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data (the last site or URL you visited before logging into our site and the first site or URL you visit after leaving our site), and your activity while using or reviewing our site. We obtain the information by using cookies.

Cookies

A cookie is a message sent to your browser from a Web server that is stored on your computer's hard drive. The message is sent back to the Web server whenever the browser requests a page from that server. Many commercial Internet sites use cookies. While a code in the cookie file enables the site to label you as a particular user, it does not identify you by name or address unless you have provided the site with such information or set up preferences in your browser to do so automatically. You may opt out of accepting cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions and you may have to repeatedly enter information to take advantage of services or promotions. In general, cookies allow us to identify you as a particular user and thus provide you with a more customized service. We may also use cookies to track customer or user requests, inquiries and traffic patterns or to determine audience size and repeated usage. With cookies, the information that we collect and share is anonymous and not personally identifiable. It does not contain your name, address, telephone number, or email address.

Modifications

We reserve the right, at any time, to change or modify our policies on the use of information you provide us. We, therefore, recommend you review this policy statement each time you may be asked to give us personal information after accessing this site.

Legal Terms

We also recommend you read the section called Legal Disclaimer. The Legal Disclaimer section describes the terms and conditions for use of our website, discusses the content in this site, and information about your responsibilities when using this site.