



# America's Preferred<sup>®</sup> Structural Warranty

## Privacy Policy

America's Preferred Structural Warranty, Inc, and its affiliates, (herein "APSW", "we", "us", "our") take our obligations to maintain the privacy of your personal information seriously. The Privacy Policy (herein "Policy") applies to personal information about individuals that we collect through our normal course of business with you, from affiliates and from non-affiliates, via websites, products, purchases, services, claims, applications, and payments (herein "Service(s)"). The Policy applies to information related only to you personally and not to any information related to your or any other business entities.

We realize when you access an APSW Service, and in doing so provide information about yourself, you place your trust in us; in our ability and commitment to protect your information and use it appropriately, and use it as permitted by law. We take your trust in us very seriously. This Policy is intended to make clear and understandable what information we collect about you, why we collect it, how we collect it, what we do with it, and who we may share it with.

### PERSONAL INFORMATION WE COLLECT

We may collect multiple types of personal information from you and about you in connection with our Services, including, but not limited to the following. All of these may not apply depending on the nature of your interaction with us.

- Name
- Address
- Phone Number
- Email Address
- Home Characteristics
- Home Closing Price
- Home Sale Transaction
- Devices in Your Home
- Appliances in Your Home
- Credit Card Information
- Bank Information
- Username
- Password
- Security Questions
- Photographs
- Inspection Reports
- Repair Records
- Invoices
- Telephone/Voice Recordings
- Marketing Preferences
- Customer Feedback

This list may not contain every item of personal information we may collect from or about you in relation to Services. Regardless, we will only collect information permitted by law.

### WHY WE COLLECT PERSONAL INFORMATION

We collect personal information to help us identify you as a customer, potential customer, or former customer in order to process applications, requests for service, transactions, claims, to monitor our Service to you, to improve and enhance our products and product offerings, to make you aware of products we offer or others offer on our behalf or in conjunction with us, and for other purposes permitted by law.

### HOW WE COLLECT PERSONAL INFORMATION

- Information in documents you submit; such as, but not limited to, applications for our products, claims and related claim photos and reports, and payments from and to you.
- Information from communications; such as phone calls, texts, or emails from you for service on your account with us, visits to our website, calls to us from you to report a claim, contacts to you by phone, text, or email to offer you products, and surveys we send you for your feedback on our Service. We may record phone calls for quality and training purposes.
- Information from transactions; such as credit card information in relation to payments from or to you.
- Information captured automatically; such as details from you visiting our website, like your IP address, location, time on our site, pages viewed, and other information to monitor the effectiveness of our website and website content.

## WHAT WE DO WITH PERSONAL INFORMATION

Basically, we use your personal information to (1) provide products and Services you request, (2) offer products and Services we think you might be interested in, and (3) to improve our Services. We may also use personal information to:

- Investigate and administer claims
- Resolve disputes
- Process payments
- Market products to you; ours and those of affiliates and third parties selected by us
- Comply with laws, rules, and regulations
- Provide information in response to governmental authorities
- Investigate and prevent fraud
- Other activities permitted by law

## WHO WE SHARE PERSONAL INFORMATION WITH

We may share your personal information with:

- Affiliates: To provide services on our behalf, assist in improving and enhancing our products and Services, assist in marketing and market research, and provide financial services.
- Vendors: From whom we purchase products and services, or who provide products or services on our behalf, to conduct our business, improve our Services, or for marketing and research purposes.
- Marketing Partners: Who assist us in the marketing and distribution of our products and in the marketing and distribution of products we may co-market with them or believe you may be interested in.
- Government Authorities: From whom we get requests for personal information.
- Legal Representatives: Who may be assisting us in dispute resolution, litigation, and other matters to establish or defend our legal rights or duties.

## HOW WE PROTECT PERSONAL INFORMATION

We take steps to assure your personal information is treated securely and within this Policy. We restrict access to your information in our systems and files, train our employees to safeguard customer information, and we require them to sign confidentiality and non-disclosure agreements. We maintain strict physical, electronic, and procedural safeguards to protect your information from unauthorized access by third parties. Third parties to whom we may share information are required to comply with this Policy.

## DE-IDENTIFIED AND AGGREGATED INFORMATION

We may use your information to create de-identified and/or aggregated information that no longer identifies you, and we may disclose it and use it in any manner permitted by law. This information is not subject to the Policy.

## CHILDREN

We do not knowingly conduct business with children under the age of 18, nor collect any personal information from or regarding such children. Any such information collected inadvertently will be deleted.

## CHANGES TO THE POLICY

We may review and change this Policy from time to time in our sole discretion. When changed, we will post the updated version on our website. We encourage you to review the notice for the latest information on the Policy and our practices regarding personal information. Continuing to use our website and/or Services indicates your acceptance of the changes.

## QUESTIONS OR UPDATE TO PERSONAL INFORMATION

If you have questions about this Policy or our use of your personal information, or if you believe any personal information we have regarding you is incorrect, incomplete, or should be deleted, please send us a written request to the address below. Please be very specific in your question or request. We will review your request and update the information as appropriate.

## America's Preferred Structural Warranty, Inc

Attn: Legal Department

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