



**Agents National Title  
Insurance Company**

Privacy Policy Notice  
as of September 1, 2015  
**PURPOSE OF THIS NOTICE**

Agents National Title Insurance Company and its affiliates ("Agents National Title," "we" and "us") share your concerns about privacy. As such, in accordance with federal and state laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our title insurance products.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the state in which you reside generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this state, we are providing you with this document, which notifies you of the privacy policies and practices of Agents National Title.

**OUR PRIVACY POLICIES AND PRACTICES**

**I. Information we collect and sources from which we collect it:**

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you or from your attorney or other representatives by verbal or written communication, on applications or other forms, or by other means;

Information about your transactions with us, including your contact information and information concerning you and the real property that is the subject of your transaction.

Information about you from individuals and companies other than those proposed for coverage, including your real estate agent(s), lender(s), insurer(s) or other individuals and companies with which you do business.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

**II. Information we disclose to third parties:**

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your prior authorization to the following types of institutions for the reasons described:

To a third party such as a surveying, real estate tax research, municipal data firm or other third party if the disclosure will enable that party to perform a business, professional or insurance function in conjunction with your transaction that you have requested or that is fundamental to services and products provided by us for you;

To an insurance institution, agent or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;

To an insurance institution, agent or credit reporting agency for either us or the entity to which we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting, fraud, or if we believe that you have conducted illegal activities, or to otherwise comply with federal, state or local laws or judicial or administrative orders or requests;

To an actuarial or research organization for the purpose of conducting actuarial or research studies.

To lenders, lienholders, judgment creditors or other parties having or claiming an interest in the real property that is the subject of your transaction for the purpose of providing our services and products to you.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

**III. Your right to access and amend your personal information:**

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and



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copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information from Agents National Title: You should submit a request in writing to Agents National Title Insurance Company, Attention: National Risk Department, 1207 West Broadway, Ste C, Columbia, MO 65203. The request should include your name, address, policy number, telephone number, and the information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies that you have requested.

To obtain access to your information from the issuing agent: You should submit your written request including the specified information to the address stated on your title insurance product. The request should include the same information mentioned above for request to Agents National Title.

To correct, amend, or delete any of your information: You should submit a request in writing to the address referenced directly above. The request should include your name, address, policy number, telephone number, the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have an opportunity to challenge.

**IV. Our practices regarding information confidentiality and security:**

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

**V. Our Policy regarding dispute resolution:**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) maybe entered in any court having jurisdiction thereof.

**VI. Reservation of the right to disclose information in unforeseen circumstances:**

In connection with the potential sale or transfer of its interest, Agents National Title, your issuing agent, and their respective affiliates reserve the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be successor in interest of Agents National Title or your issuing agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.