

AMERICAN EUROPEAN INSURANCE GROUP, INC.

PRIVACY POLICY

In order to provide high quality insurance products, we collect personal information about you and your family. We consider this information confidential and have procedures in place to protect the information against unlawful use and disclosure. We will disclose your personal information only as necessary to process your application for insurance and to provide service to you as a policyholder or a claimant, which could include third party vendors for the purpose of electronic payment transactions. **AMERICAN EUROPEAN INSURANCE GROUP (“AE”) does not sell personal information about you and your family to others.**

Personal Information We Collect

We collect personal information about you and your family from:

Your application for insurance, other forms or phone conversations with you; information that you provide to us in our web site; information from your web site usage or traffic; transactions with us, such as your payment history or claims history; transactions with your insurance broker, such as additions or deletions to your policy, or updated information, such as address changes, additional drivers, etc.; financial information that you provide to us or to third party vendors for electronic premium payment transactions; consumer reporting agencies and other outside sources, such as motor vehicle reports, credit history reports, loss information reports and medical information. This information enables us to underwrite policies, process claims, ensure proper billing, service accounts and apply payments. We also collect information from insurance agents who may use this web site to make changes to policies, make payments and inquire about the status of customer accounts.

AE’s Use of Your Personal Information

We share information that we collect only as required or permitted by law.

We do not share our customers’ personal information with unaffiliated third parties for their own direct market purposes. In order to conduct our own business, we may need to share information with our attorneys, our accountants and other third party professionals, such as medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or third party vendors used for electronic payment transactions.

We may also share your personal information with parties such as your broker and vendors who help us service your policy and process claims.

We may use your personal information to respond to your inquiries, questions or comments, if you access our web site or if you send us an email with questions or comments. We may save your questions or comments on your email address for future reference.

How AE Protects Your Personal Information

We are committed to protecting the privacy and security of information collected through our web site. We will protect your personal financial information, such as bank account information, collected in order to make electronic payment transactions.

We have physical, electronic and procedural safeguards in place to ensure the confidentiality of the personal information that we maintain. We restrict access to personal information about you to only those employees who need to know that information to provide services to you.

Our web site may contain links to other web sites over which we have no control. We recommend that you review the privacy policy of the linked web site.

Cookies. We use “cookies” on our web site to provide you with better access. A cookie is a small amount of data sent to your browser from a web server and stored in your computer. Cookies do not store personal information about you unless you knowingly provide it. They do store non-personal information to enhance your access to our web site, such as recognizing you as a previous visitor. Most browsers can be programmed to refuse cookies and you can erase cookies that are already on your computer. Please consult your computer operating system software or “help” function for more specific information.

Notice to Our New Jersey Customers. If you are one of our New Jersey customers, you have the right to access your recorded non-public personal information that we have collected by submitting to us a written request under the state’s privacy law, N.J.S.A. 17:23a-1 et seq. Send your written request to the American European Insurance Group, Inc., 2250 Chapel Avenue West, Cherry Hill, NJ 08002, Attention: Chief Compliance Officer. You may request that we: (1) inform you in writing of the nature and substance of the recorded personal information we have collected about you; (2) send you a copy of such information by mail; (3) inform you of the identity of those persons to whom we have shared your personal information within the last two years, if this information has been recorded by us; if it has not been recorded, provide you the names of the entities or persons to whom such information is normally disclosed; and/or, (4) correct, amend or delete any of the recorded non-public personal information. In order to process your request, we must have the name of the American European Insurance Group company that issued your policy and your policy number.

Changes to our Privacy Policy. We reserve the right to change our privacy policy at any time without prior notice. Therefore, you should review this policy from time to time to be advised of any changes that are made. Your use of this web site constitutes your acceptance of any changes or updates to the Privacy Policy, which became effective at the time of posting. This privacy policy was last updated on December 15, 2011.

**This summary of our practices is furnished for your information.
No action is required by you upon receipt of this notice.**

Thank you for choosing [AE](#) for your insurance needs.