

BONDED BUILDERS WARRANTY GROUP

PRIVACY POLICY

Last Updated: March 30, 2012

PLEASE READ THIS PRIVACY POLICY CAREFULLY BEFORE USING THIS SITE.

Overview. This Privacy Policy describes the policies of Bonded Builders Warranty Group (“**BBWG**”) regarding the collection, use, disclosure, and protection of information that You provide on the site located at www.bondedbuilders.com or www.mybbwg.com (collectively, the “**Site**”). BBWG understands how important the privacy of Personally Identifiable Information (defined below) is to the users of the Site (“**Users**”). This Privacy Policy will tell You what information we collect about You and about Your use of the Site, its Content and Services. It will explain the choices You have about how Your Personally Identifiable Information is used and how we protect that information. We urge You to read this Privacy Policy carefully. Unless otherwise stated herein, all defined terms shall have the meanings assigned to them in the Terms.

By accessing and browsing the Site, You accept, without limitation or qualification, the terms and conditions contained in this Privacy Policy and Your consent to any action we take with respect to Your information that is in compliance with this Privacy Policy.

We reserve the right, at our discretion, to change this Privacy Policy at any time, which change will be effective 10 days following the modification. Your continued use of our Site following the posting of changes to these terms means You accept these changes. If You do not agree to this Privacy Policy, as modified from time to time, please do not visit or use the Site.

Information BBWG Collects and How BBWG Collects It.

For the purpose of this Privacy Policy:

"Personally Identifiable Information" or “**PII**” means any information that may be used to identify an individual, including, but not limited to postal address, telephone number, fax number, financial information, income, assets and e-mail address, and also may include certain business information, such as employer name, occupation, job function and job title.

"Anonymous Information" means information which does not enable identification of an individual user, such as aggregated information about the use of our Site and its Services.

If You choose to use the Services as a guest, and/or register and create an account in connection with the Services, we require You to submit information that may include Personally Identifiable Information. You represent and warrant that You have the necessary rights and authorizations to submit, use and authorize BBWG to use, transmit and store such Personally Identifiable Information. BBWG logs information about Your use of the Site. This information may include, but is not limited to, the following events:

- Logons and logoffs;
- Requests for Information or Contact;
- Requests to transmit Your PII to a BBWG representative;
- Your authorization and/or rejection of such requests;
- Communication errors;
- Business rule validation failures;
- Property Information;

- Warranty Information;
- Closing Information.

The Site only collects Personally Identifiable Information with Your knowledge. You are responsible for ensuring the accuracy of the Personally Identifiable Information that You submit via the Site. Inaccurate information will affect the information You receive when using the Site and the Services. For example, Your email address should be kept current because that is how we may communicate with You.

How We Use Your Information

We do not collect any Personally Identifiable Information from You unless You voluntarily choose to disclose such information while taking advantage of the Services on our Site.

- In order to take advantage of the Services on our Site You must provide certain Personally Identifiable Information and Anonymous Information to us.
- Personally Identifiable Information is used to facilitate Your requests (i) for general warranty information, (ii) questions regarding what your warranty covers, (iii) to file a claim, and (iv) for membership information.
- Your Personally Identifiable Information may be collected and used by us to track activity conducted by You on our Site including which Services You selected.
- You might be asked to disclose Personally Identifiable Information if You elect to participate in any sweepstakes or surveys we offer on the Site from time to time.
- If You submit Personally Identifiable Information to us through the Site, then we will use Your Personally Identifiable Information to improve our Services to You, to contact You and to identify and authenticate Your access to the Services that You are authorized to access. We will also send Your Personally Identifiable Information to BBWG representatives located in Your geographic area, and such representatives may contact You regarding Your warranty needs.
- We may provide Personally Identifiable Information and Anonymous Information to our subsidiaries, affiliated companies, or other unaffiliated businesses or persons for the purpose of processing such information on our behalf. We require that these parties agree to process such information in compliance with our Privacy Policy, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures.
- We may use Your e-mail address to send updates, offers for our Services, a newsletter or news regarding our Services. You may choose not to receive email of this type by sending a single e-mail with the subject "BLOCK" to privacy@bondedbuilders.com. Please note that the e-mail must come from the email account You wish to block.
- We may send You e-mail service notifications that are related to Your account(s) or Services that You have used. These include e-mails that provide account information, answer Your questions about Services, or fulfill a legal or regulatory disclosure requirement.

Cookies and Other Tracking Technologies.

Some of our Site pages utilize "cookies" and other tracking technologies including, but not limited to, Google Analytics. A "cookie" is a small text file that may be used, for example, to collect information about Site activity. Some cookies and other technologies may serve to recall Personally Identifiable Information previously indicated by a Site User. Most browsers allow You to control cookies, including whether or not to accept them and how to remove them. You may set most browsers to notify You if You receive a cookie, or You may choose to block cookies with Your browser.

We collect and analyze traffic on our Site by keeping track of the IP addresses of our visitors. IP addresses are unique numeric identifiers that are assigned to each computer browser accessing the Internet. An IP address, by itself, cannot identify You personally. However, when combined with other

information provided by Your Internet Service Provider (ISP), Your IP address can be used to identify the computer originating a message.

BBWG Disclosure of Your Information.

BBWG will not disclose Personally Identifiable Information to anyone outside of BBWG, except as described below.

- **Aggregate Information.** We may use Anonymous Information to improve our Services and enhance Your experience with the Site and its Services. BBWG may disclose Anonymous Information about Users to advertisers, Content and service providers, and other affiliated and unaffiliated companies.
- **Financial, Credit and Government Agencies.** In order to provide You with our Services, and only where permitted by law, we may share Personally Identifiable Information You submitted with: (1) certified credit bureaus to verify information about Your credit report; and (2) government agencies to verify Your previous claims history and other relevant information. Your Personally Identifiable Information is maintained by credit agencies and disclosed by them to others as permitted by law.
- **Service Providers.** Sometimes our subsidiaries, affiliated companies, other unaffiliated businesses or persons, or third party service providers are retained or utilized by us and may have access to our Users' Personally Identifiable Information for the purpose of processing such information on our behalf. We require that these parties agree to process such information in compliance with our Privacy Policy, and we use reasonable commercial efforts to limit their use of such information and to use other appropriate confidentiality and security measures.
- **Others.** We may disclose Personally Identifiable Information You submitted if we have a good faith belief that disclosure of such information is helpful or reasonably necessary to i) comply with any applicable law, regulation, legal process or governmental request, ii) enforce our Terms including investigations of potential violations thereof, iii) detect, prevent, or otherwise address fraud, security or technical issues, iv) protect against harm to the rights, property or safety of BBWG, its users, Yourself or the public; v) investigate reports of visitors providing false or misleading information; vi) prevent or investigate reports of credit card fraud or unauthorized use; or (vii) protect against misuse or unauthorized use of our Site and/or Services.

In the Event of Merger, Sale, or Bankruptcy.

In the event that BBWG is acquired by or merged with a third party entity, we reserve the right, in any of these circumstances, to transfer or assign to such third party entity the information we have collected from our Users as part of such merger, acquisition, sale, or other change of control. In the unlikely event of our bankruptcy, insolvency, reorganization, receivership, or assignment for the benefit of creditors, or the application of laws or equitable principles affecting creditors' rights generally, we may not be able to control how Your Personally Identifiable Information is treated, transferred, or used.

Security. Here at BBWG, the privacy and security of Users data is as important to us as it is to You. We maintain strict physical, electronic, and procedural safeguards that are designed to control and protect Your data from unauthorized access. We continually monitor our systems to prevent unauthorized attempts at intrusion. We continually review our policies and practices, monitor our computer networks, and test the strength of our security in order to help us ensure the safety of customer information. We adhere to accepted industry privacy standards and comply with our own privacy practices, and, to the extent applicable, we comply with the Gramm-Leach-Bliley Act (GLBA) on privacy and security.

Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. Therefore, while we follow accepted industry standards and implement reasonable security practices to protect Personally Identifiable Information, we cannot guarantee its absolute security. If You have any questions

about the security of our Site, You can send an email to privacy@bondedbuilders.com or call the Privacy Site phone number at **1-800-349-0781**.

Our Employees. We restrict access to nonpublic Personally Identifiable Information about You to those individuals, such as our employees, agents, and affiliates whom we have determined need to know that information to provide products or Services to You.

Links to Other Sites and Collection of Information by Third Parties. The Site contains links to other sites. Once You enter another web site (whether through an advertisement, service, or content link), be aware that BBWG is not responsible for the privacy practices of such other sites. We encourage You to look for and review the privacy statements of each and every web site that You visit through a link or advertisement on the Site.

Our Site may use a reputable third party to present or serve advertisements that You may see at our Site. These third party ad servers may use cookies, web beacons, clear gifs or similar technologies to help present such advertisements, and to help measure and research the advertisements' effectiveness. The use of these technologies by these third party ad servers is subject to their own privacy policies and is not covered by our Privacy Policy.

Who Should Use Our Site? Our Site is not intended for children. We do not market any products or Services to children under the age of thirteen or knowingly collect any information from children under the age of thirteen. If we become aware that information is or has been submitted by or collected from a child under the age of thirteen, we will delete this information and terminate access to the Site by such User.

Right to Access and Change Personally Identifiable Information

- **Editing Your Personally Identifiable Information.** If Your Personally Identifiable Information changes or You want to edit or update Your information You can do so contacting BBWG via e-mail at privacy@bondedbuilders.com.
- **Implementing Change Request.** We will use reasonable commercial efforts to make the changes You requested but it is not always possible to modify database information. In addition, if Your Personally Identifiable Information has been provided to third parties, we will not be able to make changes to it. Further, such information is never completely removed from our database due to technical constraints and the fact that we back up our systems. Therefore, You should not expect that all of Your Personally Identifiable Information would be removed from our database in response to Your request.

Your California Privacy Rights. California Civil Code Section 1798.83 permits customers of BBWG who are California residents to request certain information regarding its disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an e-mail to privacy@bondedbuilders.com. Please note that we are only required to respond to one request per customer each year.

If You have any comments or questions regarding our Privacy Policy, please contact us at privacy@bondedbuilders.com. **While we cannot guarantee privacy perfection, we will address any issue to the best of our abilities as soon as possible.**