

## **Important Required Disclosures (Rev. December 2022)**

**Coverage available to residents of U.S. states and the District of Columbia only.** This plan provides insurance coverage that only applies during the covered trip. Similar travel insurance coverage, offered by Travel Guard or another insurance provider, may be available through a variety of other sources, but may be subject to different terms and conditions (i.e. benefits, limits, exclusions, etc.). You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any other coverage which you may already have or is available to you, including through other insurers, as a member of an organization, or through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc. (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, [www.travelguard.com](http://www.travelguard.com). CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the Travel Retailer.

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**Travel Guard Group, Inc. markets travel insurance through the sales channels of independent third party sellers of non-insurance travel products and services. These third parties receive payment from Travel Guard Group, Inc. related to the offer of travel insurance. Travel Guard travel insurance made available through third party channels is provided by Travel Guard Group, Inc.**

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**The quoted price for the travel protection plan includes the travel insurance premium and a separate fee for non-insurance travel assistance services.** You may obtain additional information about the features of this travel insurance plan by reviewing the Policy/Certificate, and may obtain information on the pricing of the insurance and assistance services by emailing [terms@travelguard.com](mailto:terms@travelguard.com).

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**FIFTEEN DAY LOOK:** You may cancel this insurance by giving the Company or the agent written notice within the first to occur of the following: (a) 15 days from the Effective Date of your insurance; or (b) your Scheduled Departure Date. If you do this, the Company will refund your premium paid provided no insured has filed a claim under this Policy. After this 15 day period, the premium is non-refundable. This fifteen day look is not applicable for Kansas and New York

residents; please contact AIG Travel at [refunds@aig.com](mailto:refunds@aig.com) or 1-800-826-1300 to obtain information on refunds for Kansas and New York residents.

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The coverage goes into effect after the premium is paid on the effective date on the confirmation or at 12:01am on the day after the postmark, telephone purchase, fax transmission date, or online purchase confirmation date. The Insurer reserves the right to reject any enrollment. There is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. If payment is returned unpayable for any reason, the coverage becomes null and void. Any changes to this enrollment form do not change the coverage of the policy.

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### **Utah Residents – Notice of Hazardous Activities Coverage Waiver**

Coverage is removed for medical expense, medical evacuation, and accidental death losses related to your participation in Adventure Activities, Extreme Activities, and Dangerous Activities, as defined in the Policy. The removal of coverage for Adventure Activities and Extreme Activities may not apply if your policy contains an optional Adventure Sports upgrade, and this upgrade is elected and purchased. Please review your Policy of Insurance for details.

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### **CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES**

We are providing you with the option to receive information electronically to facilitate communications between you and us. We may choose to continue to send some Communications to you in writing only, which may change as we continue to expand our electronic Communications capabilities. You are not required to consent to electronic delivery of Communications. However, if you do consent, you can still request to receive some or all Communications from us in writing at no additional cost to you.

#### **Parties to Consent; AIG Contacts.**

- “We,” “us,” “our” and “AIG” means National Union Fire Insurance Company of Pittsburgh, PA. and Travel Guard Group, Inc.
- “You” “your,” and “I” means the named insured giving this Consent.
- “AIG Contact” means our toll-free number, (800) 826-1300, or email to [inquire@aig.com](mailto:inquire@aig.com).

#### **Records and Products Subject to Consent.**

- “Communications” means each insurance policy form, endorsement and amendment, and all related documents, including, but not limited to, disclosures, notices, declaration pages, non-binding insurance quote documents, claims documents, legal notices required to be in writing, billing inquiry communications, billing statements, billing notices, notices concerning privacy, and any other record, document, or other information we provide to you, or that you sign, submit, or agree to at our request, during the course of our relationship, as permitted by law.

- “AIG Product” means each and every travel insurance product or service we offer that you apply for or obtain either now or in the future.
- “Electronic Records” means the Communications we provide to you or that you sign or agree to at our request in electronic form.

**Method of Delivery.** If you consent, we may provide Communications to you as Electronic Records by sending them to you via email or by posting them to a secure website that you may access with a username and password, if available. Even if you provide consent to receive Electronic Records, we are not required to provide Communications to you electronically and may, at our discretion, provide Communications to you in non-electronic form.

**Effect of Consent.** Your consent covers the Communications relating to the above specified AIG Product, and also applies to electronic signatures on Communications we provide to you and on documents we obtain from you as part of our transactions with you. From time to time, you may seek to obtain a new AIG Product from us. If you decide not to use Electronic Records and signatures in connection with the new product or service, your decision does not mean you have withdrawn this consent for any other AIG Product.

You must still provide notices to us in the form (paper, electronically, etc.) specified in the insurance policies and other contracts that we have in place with you unless we specifically notify you of alternative methods of sending notices.

Even if you consent to receiving Electronic Records, there are certain Communications that we may not be permitted by law to deliver to you electronically. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this Consent will automatically cover those Communications as well.

**Method to Request Paper Copies.** If we provide Electronic Records to you, and you want a paper copy, you may request a paper version at no charge by contacting the AIG Contact noted above. Requesting a paper copy of a Communication is not considered a withdrawal of your consent to electronic delivery and does not change your election to continue to receive Communications electronically. You may also elect to receive delivery of the policy and all notices in paper copy, delivery of the policy electronically but notices in hard copy, or delivery of the policy AND ALL notices electronically.

**Withdrawal of Consent.** This Consent is effective unless and until you withdraw it. You may withdraw your consent to electronic delivery at any time by providing notice to the AIG Contact noted above, but your withdrawal will not affect or change in any way the legal effectiveness, validity or enforceability of any Electronic Records that were delivered to you before your withdrawal became effective. Withdrawal of your consent for electronic delivery will not become effective until a reasonable time after our receipt of your notice of withdrawal, not to exceed thirty (30) days or any time prescribed by state law applicable to your AIG Product.

**Contact Information; Updates.** You must promptly notify us of any change in your email or other electronic address by contacting the AIG Contact noted above. You should be aware that, where permitted by law, Electronic Records may include notices of conditional renewal, non-renewal and cancellation of the AIG Products, therefore, you should be diligent in updating your email address in the event it should change. We are not responsible for unauthorized access as a result of your failure to so notify us.

**Hardware and Software Requirements.** To receive, access and retain Electronic Records, you must have the following equipment and software:

- You must have a computer or other device capable of accessing the Internet and an active email account. You must have a current version of software which permits you to receive and access Microsoft Word .docx files, Microsoft Excel .xlsx files, and Portable Document Format or “PDF” files, such as Adobe Acrobat Reader®. You will also need either a printer connected to your computer to print documents or sufficient storage space within your hardware or network or elsewhere to store Electronic Records. We are not responsible for errors or other issues as a result of any malfunction of your computer, Internet browser or software.
- You must have an up to date version of an Internet web browser, working Internet access, a Web browser that supports 128-bit encryption (such as Google Chrome®, Firefox®, Internet Explorer®, or Safari®), 16 MB of available memory (32 MB of RAM recommended).

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements.

**Consent.** By providing your consent, you are also confirming that you have the hardware and software described above; that you are able to receive and review Electronic Records when provided to you on our secure website or via e-mail; that you can either print or electronically store these Communications; and that you have an active email account and will keep current all contact information for persons designated to receive and access Electronic Records. You agree, and it is your intent, to sign this consent by electronic signature and to electronically submit this consent to us. You understand that signing and submitting this consent in this fashion is the legal equivalent of having placed your handwritten signature on the consent.

BY ELECTRONICALLY ELECTING AND AGREEING TO PURCHASE THE OFFERED AIG PRODUCT (VIA ELECTRONIC SIGNATURE, “I ACCEPT” BUTTON, ETC.), YOU ALSO AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

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## **FRAUD WARNING**

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. By agreeing to these **Important Required Disclosures**, you represent that the information you are providing is true and the dates reflect your intent to start and end your trip.

**For residents of Arkansas, Louisiana, Rhode Island and West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**For residents of Kentucky and Utah:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially

false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**For residents of Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**For residents of Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

**For residents of Alaska:** A person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

**For residents of Arizona:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**For residents of California:** Medical Benefits - The falsity of any statement in the application for any policy covered by this chapter shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. For All Other Benefits - For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**For residents of Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**For residents of Delaware:** Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**For residents of the District of Columbia:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**For residents of Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**For residents of Indiana:** A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**For residents of Kansas:** An act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

**For residents of Maine:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

**For residents of Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**For residents of New Hampshire:** Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**For residents of New Jersey:** "Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

**For residents of New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**For residents of New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**For residents of Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**For residents of Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**For residents of Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim

containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**For residents of Tennessee:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines or denial of insurance benefits.

**For residents of all other states:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of committing a fraudulent insurance act, which is a crime.

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**For New York residents:**

Travel Guard is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

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**For Minnesota Residents - Guaranty Association Notice**

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW: The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim. Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected,

SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association  
7600 Parklawn Ave., Suite 329  
Edina, MN 55435

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.



**FACTS**

**Why?**

**What?**

**How?**

**WHAT DOES AMERICAN INTERNATIONAL GROUP, INC. (AIG) DO WITH YOUR PERSONAL INFORMATION?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AIG share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

For AIG Insurance Companies: Call 866-244-4786; Fax: 212-458-7081 or E-Mail: [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com)

For Pet insurance sold by AIG Insurance Companies: Call 866-937-7387 or E-Mail: [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com)

For LiveTravel, Inc., Travel Guard Group, Inc. or AIG Travel Assist, Inc.: Call 866-244-4786 or E-Mail: [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com)

## Who we are

<b>Who is providing this notice?</b>	The insurance company subsidiaries of American International Group, Inc. (AIG) underwriting property-casualty, accident & health, life insurance and related services and certain marketing subsidiaries of AIG listed below.
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## What we do

<b>How does AIG protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.
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<b>How does AIG collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for insurance or pay insurance premiums</li> <li>• file an insurance claim or give us your income information</li> <li>• provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include the member companies of American International Group, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>AIG does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies with which we jointly offer insurance products, such as a bank.</i></li> </ul>

## Other important information

This notice is provided by American Home Assurance Company; AIG Assurance Company; AIG Property Casualty Company; AIG Specialty Insurance Company; Commerce and Industry Insurance Company; Granite State Insurance Company; Illinois National Insurance Co.; Lexington Insurance Company; AIU Insurance Company; National Union Fire Insurance Company of Pittsburgh, Pa.; National Union Fire Insurance Company of Vermont; New Hampshire Insurance Company; The Insurance Company of the State of Pennsylvania; (collectively the "AIG Insurance Companies"). This notice is also provided by certain marketing subsidiaries of AIG, including Morefar Marketing, Inc., LLC, Travel Guard Group, Inc., AIG Travel Assist, Inc. and LiveTravel, Inc. who market insurance or non-insurance products and services to consumers.

**For Vermont Residents only.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

**For California Residents only.** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

**For Nevada Residents Only.** We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting us as listed above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. You may contact the applicable customer service department using the contact information above or by writing to us at Privacy Officer, 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us at: Privacy Officer, 1271 Avenue of the Americas, 37th FL, New York, NY 10020-1304.