

Privacy Notice to Customers

Our privacy notice. This notice applies to the companies below.* It describes how we may collect and share your personal information. It describes how we protect your information. We last revised this notice on October 1, 2025.

Information we collect. We may collect personal information about you in connection with our insurance products or our services. We may receive information from you on applications or other forms. We may receive information from other sources too. Examples of sources are:

- Agents or brokers
- Hospitals, labs, or pharmacies
- Government or consumer reporting agencies
- Insurance, marketing, or technology companies
- Companies that help us process requests.

Here are some examples of information that we may collect:

- Name, address, email address, phone number, social security number, driver's license number, bank account number, and date of birth
- Employment
- Health records
- Driving records
- Location data
- Age, sex, citizenship, and marital status
- Voice and video recordings
- Voice prints and other biometric information
- Text and email messages
- Marketing profiles about your preferences, behavior, and other traits
- Income, assets, and net worth
- Credit worthiness and credit history
- Transactions with us, our affiliates, or others, such as payment history and claims history
- Visits to websites and mobile apps.

How we share your information. We may share any information that we collect about our current and former customers with our affiliates and other third parties as permitted by law. For example, we may share information with:

- **Companies** that perform:
 - Underwriting
 - Claims
 - Reinsurance
 - Payment processing
 - Other services that help us process requests.
- **Service providers under a contract** that conduct:
 - Research studies
 - Fraud prevention
 - Data analytics
 - Online activity tracking
 - Website and mobile app support.
- **Agents or brokers** to provide or offer products and services to you.
- **Marketing and advertising partners** to perform marketing services for us and to jointly market to you.

*The companies include American National Insurance Company, American National Life Insurance Company of New York, American National Life Insurance Company of Texas, Garden State Life Insurance Company, ANICO Financial Services, Inc., American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Property And Casualty Company, American National General Insurance Company, United Farm Family Insurance Company, and Argonaut Insurance Company. Not all companies are licensed in all states. In New York, business is conducted by New York licensed companies. For the most current list, visit www.americannational.com.

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- **Third parties for a business dealing** such as a sale or merger.
- **Law enforcement, regulators, and other parties for legal reasons** including to investigate fraud or illegal activities. We may share information due to a subpoena, warrant, court order, or regulator request.

How we protect your information. Employees with a need to know may access your information. We have physical, electronic, and procedural safeguards that comply with state and federal law.

How to review your information. If you live in these states, you may have the right to access and correct your personal information:

- | | | | |
|---------------|-----------------|------------------|-------------|
| • Arizona | • Illinois | • Montana | • Ohio |
| • California | • Maine | • Nevada | • Oregon |
| • Connecticut | • Massachusetts | • New Jersey | • Virginia |
| • Georgia | • Minnesota | • North Carolina | • Wisconsin |

If you write to us at the address below, we will tell you how you can access and correct your information. Please include your name, mailing address, and policy number.

For life, health, and annuity:

Privacy Compliance
P.O. Box 1896, Galveston, Texas 77553-9902
privacycompliance@americannational.com

For property and casualty:

Data Protection Officer
Argo Group International Holdings Ltd.
P.O. Box 469011, San Antonio, Texas 78246
privacy@argogroupus.com

Other information. If you have any questions about this notice, please call (877) 662-6722 (life, health, & annuity) or (800) 470-7958 (property & casualty).

California residents. For information on your rights under the California Consumer Privacy Act, go to: <https://americannational.com/ccpa-privacy-notice>

Maine and Massachusetts residents. You have the right to know the reasons for an adverse underwriting decision. We will not use previous adverse underwriting decisions as the basis for later underwriting decisions unless we conduct an independent evaluation of the facts. In Maine, you also have the right to not be subject to a pretext interview with some exceptions.

Nevada residents. You have the right under Nevada law to be placed on our company Do Not Call list. To request this, you can: (1) contact your agent or (2) send a written request to us. For more information, please contact us at the information above or the Nevada Attorney General at:

Office of the Nevada Attorney General
Bureau of Consumer Protection
100 N. Carson Street, Carson City, Nevada 89703
(702) 486-3132
aginfo@ag.nv.gov

Vermont residents. We will not share your credit information with our affiliates. We will not share your information with other companies so they can market to you, other than as permitted by law, unless you authorize us to do so.

For property and casualty customers, this notice supplements the Argo Group's Global Privacy Notice available at www.argolimited.com/privacy-policy

Policy No.:

Insured Name: