

PRIVACY POLICY

We believe you have the right to know the privacy policies of the websites you visit. We are committed to data security, and to protecting your personally identifiable information. This statement discloses the privacy practices for our website.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policy and practices, such as the type of information that it collects about you and the categories of personal information or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of our agency.

OUR PRIVACY POLICIES AND PRACTICES

- **Information we collect** – We collect nonpublic personal information, about you from the following sources:
 - Information we receive from you on applications or other forms;
 - Information about your transactions with us, our affiliates or others;
 - Information we receive from a consumer-reporting agency;
- **Cookies and their use on this website** - A cookie is a message given to a web browser by a web server. The message is then sent back to the server each time the browser requests a page from that server. Cookie files define you as a user, not as an identifiable person. We use cookies to better customize our website and our services to your interests and needs. We do not use cookies to retrieve information from your computer that was not willingly provided by you
- **Information we may disclose to third parties** – In our normal course of business in quoting and contracting for insurance coverage for you we may disclose the following kinds of nonpublic personal information about you:

Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, income and beneficiaries;

Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history; and

Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

- **Third parties to whom we may disclose information** – We may disclose nonpublic personal information about you to the following types of third parties:
 - Financial service providers, such as life insurers, automobile insurers, mortgage bankers, securities broker-dealers and insurance agencies;
- **Service providers and joint marketers** – We may disclose all of the information we collect, as described above under the caption “Information we collect,” to companies that perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements.
- **Your right to opt-out of third party disclosures** – If you prefer that we not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures, and direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may contact us during normal business hours. Our contact information is on our website in the Contact Us section.
- **Our practices regarding information confidentiality and security** – At all times we use our best and diligent efforts to restrict access to nonpublic personal information about you to those employees or third parties 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 applicable federal and state laws and regulations to guard your nonpublic personal information.
- **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) may be entered in any court having jurisdiction thereof.
- **Reservation of the right to change our privacy policy** - We reserve the right to amend or replace this policy without notice. By visiting our website, you agree to accept all terms and conditions outlined in this Privacy Policy.