



OUR POLICY REGARDING YOUR PRIVACY

We appreciate the trust you place in us. We want you to know how we gather information about you, how we protect it, and how you can make sure it's correct. With this in mind, **Nourse Insurance Brokers, Inc. does NOT sell information about you to others.**

Collection of Personal Information

We get most of our information directly from you but we may also collect nonpublic personal information from the following:

- 1) Information about your transactions with us, our affiliates or others.
- 2) Information we receive from a consumer reporting agency such as but not limited to the Dept. of Motor Vehicles, credit agencies, property inspection services, loss information record agencies, medical records, court records or other public record agencies.

Information we may disclose to third parties

Information that has been collected about you will be contained in either our policy records or in your insurance companies files. We treat your information with respect and concern for your privacy. We do NOT disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Parties to Whom Information May be Disclosed

We will not disclose information about you to others without your written consent unless the disclosure is necessary to conduct our business. By law, we are permitted to share information about you without prior permission under certain circumstances to certain persons and organizations such as:

- Your insurance company
- Parties who perform a business, professional or insurance function for our company
- Claim adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you.
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes and fraudulent claims.
- Insurance regulatory agencies in connection with the regulation of our business.
- Law enforcement or other government authorities to protect our legal interest or in cases of suspected fraud or illegal activities.
- Authorized persons as ordered by subpoena, warrant or other court order or as required by law.
- Lienholders, mortgagee, assignee, lessor, or other persons shown on our records or our agents as having a legal and beneficial interest in a policy of insurance.
- Parties acting in a fiduciary or representative capacity to you (attorneys, accountants and auditors).
- Parties enforcing our rights in connection with the settlement of a debt, the transfer of interests or an audit.
- Parties administering transactions as requested or authorized by you.

Our practices regarding information confidentiality and security

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Rights of Access to Personal Information

You have the right to request access to the personal information we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed information within two years prior to your request. Your right also includes the right to request corrections, amendments, or deletions of any information in our possession.

The procedures you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information: You should submit a request in writing to our office that should include your name, address, social security number, telephone number, and the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail (for which we may charge a reasonable fee to cover our costs). Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies that you have requested.

To correct, amend, or delete any of your information: You should submit a request in writing to our office and include your name, address, social security number, telephone number, the specific information in dispute, and the identity of document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have an opportunity to challenge.

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 disclose information in unforeseen circumstances

In connection with the potential sale or transfer of its interests, Nourse Insurance Brokers, Inc. and its affiliates, if any, reserves the right to sell or transfer your information to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Nourse Insurance Brokers, Inc. successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

If you have additional questions about the privacy of your personal information or about your insurance needs in general, please contact our office.

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