

Privacy Notice

We are committed to protecting your privacy:

- All information submitted to us either via our website or directly is held in the strictest of confidence and used solely for the purposes of providing you insurance coverage(s).
- Submission of applications and/or quote forms, or our request for additional information does not constitute the purchase of insurance, nor does it represent any agreement to provide coverage under an insurance policy. No coverage can be added, changed or bound as a result of submitting information, applications or quote forms. All coverages must be confirmed by the agency in writing and are subject to an acceptable, signed application and receipt of the appropriate payment which meet the underwriting guidelines of the Insurance company providing coverage.

Information disclosure:

- We do not sell, lease, share, trade, transfer, or disseminate nonpublic information to anyone. We do not disclose nonpublic personal information to our affiliates or to nonaffiliated third parties, except as required or permitted by law.

Access:

- We provide you with the opportunity to ensure that your personal information is correct and current. You may review and update your personal information at any time by contacting us.

Volunteered Information:

- We respect your choice not to provide certain information to us. If you choose not to provide personal information, you may still access some of our products. Certain products and services, however, will not be available to you nor will you be able to take advantage of many of our agency offerings.

We may collect personal information from: You, your transaction with us, and from consumer reporting agencies:

- Information such as names, addresses, social security and driver's license numbers are requested on some applications.
- Business information such as sales, property values, location and any other required Underwriting information will be held in strict confidence and used solely for the purposes of providing you insurance coverage(s).
- We do not keep credit card numbers or information on file unless you specifically give us permission to do so. Credit card information is entered directly into the carrier website and held by them, not us. If you submit payment by check, we may keep a copy for our agency files.
- We follow HIPPA rules when handling health and life insurance, disability income, long term care or other related products.
- We do not release any policy information to a third party without your express consent.
- All consumer and insurance reporting agencies as well as medical information providers are subject to FCRA and HIPPA rules.
- Our website may contain links to third party web sites that are not controlled by us.

We reserve the right to make changes to this Privacy Policy without advance notice.
