

PRIVACY

*Steve was glad
his insurance*

**PROTECTED
WHAT MATTERED**
including
HIS PRIVACY



*We're committed to protecting the
privacy and security of our members
and clients, and to being transparent
about our policies and practices.*



**COASTAL
COMMUNITY**

TOGETHER, LET'S DO GREAT THINGS

**Privacy
Trust
Dignity
Respect
Service**

The Insurance Agency has a long history of providing good service to its members and customers, treating all members and customers with respect and dignity, and protecting their privacy. If we provide you with products and services, we will do all we can to protect your information.

The Insurance Agency Commitment to its Members and Customers

The Insurance Agency will:

- protect the confidentiality of your personal information
- keep you informed about our privacy policies and practices
- let you see your personal information

The Insurance Agency will not collect, use, or disclose your information without your consent, unless required or authorized by law.

The Insurance Agency's Privacy Policies

The Insurance Agency has Privacy Policies that explain more fully how and why the Insurance Agency collects, uses, and discloses your personal information. This information is available to you. Please contact the Privacy Officer.

The Insurance Agency Statement of Purpose

The Insurance Agency collects, uses, and discloses your personal information for the following purposes:

- to provide and administer your insurance, and other financial products and services that you request, including:
 - *determining your eligibility for particular products and services and ensuring they meet your needs;*
 - *providing you with account statements; and*
 - *providing information to third party suppliers of products and services, such as underwriters, brokers, claims examiners, adjusters and inspectors*
- to protect you or the Insurance Agency or other persons from fraud and error, such as identity theft; to identify you and make sure your records are kept separate from others; to verify information collected from you with the credit reporting agencies and others; and to verify information provided by third parties
- to collect debts owed to the Insurance agency; to enforce an agreement between you and the Insurance Agency
- to comply with the law and regulatory requirements
- to manage or transfer assets or liabilities of the Insurance Agency, such as in the case of acquisitions and mergers
- to provide you with information about Insurance Agency products and services and special promotions; to enable Insurance Agency affiliates and other carefully selected organizations to send you information about products and services; to analyze your information for marketing purposes, including developing and enhancing products and services, ensuring a high standard of service, and conducting surveys

The Insurance Agency may disclose your information:

- to suppliers of products and services to you or the Insurance Agency, including data service providers,

- affiliates of the Insurance Agency, underwriters, claims examiners, adjusters, inspectors and trade associations in connection with providing and administering your insurance coverage and other financial products and services you request
- to credit reporting agencies and to other financial institutions to update your credit information and maintain the integrity of the credit reporting system
- to lawyers, notaries public, appraisers, accountants, and other professionals and consultants in connection with processing and administering products and services provided to you
- to market research firms for purposes of analysis and conducting surveys
- to our affiliates and other carefully selected organizations for the purpose of enabling them to give you information about products and services that may be of interest to you
- to bailiffs, collection agencies, lawyers, and others when collecting a debt owed to the Insurance Agency or enforcing an agreement between you and the Insurance Agency
- to other organizations in connection with a merger or a sale of some or all of the Insurance Agency assets
- as required or authorized by law

If you have a joint policy with the Insurance Agency, your personal information may be disclosed to other insured persons under the policy should they inquire

Frequently Asked Questions

How does the Insurance Agency collect information about me?

The Insurance Agency collects personal information from you when you apply for insurance coverage and/or apply for additional products or services. Some personal information we collect is required by law to ascertain your identity. With your consent, the Insurance Agency may also collect information from credit reporting agencies, and others, when you apply for insurance and other products and services. Your consent can be express or implied.