

Insurance Development Services PRIVACY POLICY

We do not share non-public personal information about customers or former customers to non-affiliated third parties. As permitted by law, we share personal, non-public information with Company Underwriters for the purpose of insuring and renewing policies, and programs. We may share personal information to Company Reps and/ or Professionals who may be involved in a Claims process. By

Law, we may be required to respond to a legal Subpoena. We also may share information with contracted Representatives, who are given access to only necessary data, for the purpose of maintaining or marketing new programs to you. In some cases, this may mean information can be disclosed to our affiliated companies, for the purpose of marketing products or services we feel may be of value to you. We limit access to non-public personal information about you to only those employees or Agents or Representatives who need to know that information to provide you with products or to provide you benefits or services under them. We may disclose to other parties that you are a client of this Agency, without disclosing personal or financial information.

Credit Check/ Credit Report

Some of our Insurance Companies run Credit Checks for the purpose of ascertaining the type of program they will offer our Clients. Not every Insurance Company we do business with runs a Credit Check; nor does every Insurance Application warrant a Credit Check. This Agency has no authority or control in the Credit Check process. You should know the following: no personnel of this Agency views your Credit Report; we are not made privy to either the contents of said report or the Credit Score. The Insurance Company simply advises us which program you are entitled to. If an Insurance Company runs a Credit Report, which reveals negative information that impacts your Insurance plan, you are entitled to a copy of said Report. Upon request, we provide you the Telephone # of the reporting Company. By your signature herein, you acknowledge and give permission for (those) Insurance Companies we deal with to run such Credit Checks as appropriate.

Health Information

We may gather Health information about you as a Client or Prospect; the lawful purpose being to enable our ability to provide a quote(s) in the areas of Health, Disability, Life, Long Term Care, Medicare Supplement insurance, and any other policy or product (in)

which we need such non-public personal information. If you are a parent or guardian of minor or disabled children, this Authorization shall be legally binding to such individuals. We limit who may have access to such non-public Health information to those Underwriters, Marketing Brokers, Agents, Staff & contracted Reps of this Agency who may need such information in order to best serve you. That purpose would be to enable the issuance of an Insurance policy/ program which we may offer; and/ or to enable your ability to gain from any other product you direct us to obtain for you.

Faxes/ Emails

It is our intent to do business in the most efficient manner possible. At times, we may better serve you by sending you information, and/ or communication via Fax or Email. This outgoing communication may include (but not limited to) the following: Certificates, Binders, Underwriting questions, changes to your Policy(ies), miscellaneous information which may be of interest to you, and information of a Sales nature that may directly solicit your business in/ with a particular Product-Line or advise you of other Products and Programs we offer. We do NOT send out 'Spam'. It is not our intention to do anything other than utilizing the most technologically efficient means possible to present needed material to you.