

## Privacy Policy Disclosure

Dear Clients:

As a current customer of our agency, we take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance and personal information.

Adam Insurance Brokerage, as a member of the financial services industry, has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your insurance information.

Working with you, Adam Insurance Brokerage gathers the necessary information from you and other public and insurance sources to execute the insurance market search and placement for the insurance coverages your needs/risk exposures require. 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; and
- @ Information we receive from a consumer reporting agency.

In doing so, Adam Insurance Brokerage exchanges such information only with other insurance related parties that are similarly obligated under state and federal privacy laws and have in place the appropriate procedures to keep all treatments and exchanges of your information with in the requirements of these laws.

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 beneficiary information;
- @ 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.

### OR

We may disclose all of the information we collect, as described above.

And as we place your insurance with these carriers, both our agency and the carriers work together (as well as individually) to retain uses for only those activities required to underwrite, issue and services your policy of insurance, as well as conduct claims activities - should that be necessary on your behalf. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

As the scope of our agency business and your needs expand, Adam Insurance Brokerage is proud to advise you that we are formally engaged in joint marketing ventures with additional financial service providers. The businesses listed here are tops in their field of expertise and round out the scope of product and services we can offer to you. This permits us to better respond to the multi-financial services needs that you shared with us. 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 agents;
- @ Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- @ Others, such as non-profit organizations.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements:

- @ Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, and beneficiary information;
- @ Information about your transactions with us, our affiliates or others, such as your policy coverage, premium, and payment history; and
- @ Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

**OR**

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

All of these professional financial services operations are subject to state and federal privacy laws and are bound by their agreement with us to also comply with the insurance requirements in this area as well. Should you purchase their product or service, a copy of their privacy practices will be sent to you.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may 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 call the following toll-free number: (insert number).**

We know that you have other choices when it comes to insurance and financial services. That is why we at Adam Insurance Brokerage appreciate your decision to place your financial service needs with us. We value you and your business, and look forward to a continuing client relationship with you. Adam Insurance Brokerage wants to earn your partnership to explore your financial service needs, determine the various placement options that may respond to these needs and over time build the type of financial service portfolio you need to secure your family needs and assets.

Sincerely,  
Adam Insurance Brokerage