

# Privacy Policy Notice

(as of July 1, 2001)

## PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) general prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Miller & Harrison, Inc. dba Miller, Harrison & Beckey Insurance.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to *opt out* of such information sharing.

## OUR PRIVACY POLICIES AND PRACTICES

### 1. Information we collect:

We collect nonpublic personal information about you from the following sources:

- a) Insurance applications or other forms completed by you.
- b) Your transactions with us, our affiliates, or others.
- c) Consumer reporting agencies and governmental agencies.

### 2. Information we may disclose to third parties:

We may disclose all of the information that we collect about you, as described above in item 1.

### 3. Nonaffiliated third parties to whom disclosures may be made:

- a) We may disclose nonpublic personal information about you to the following types of third parties, unless you tell us not to:
  - 1) Financial services providers such as automobile insurers, homeowners insurers, mortgage bankers, credit unions, lienholders, insurance agents, or life insurers.
  - 2) We may also disclose non-public personal information about you to non-affiliated third parties such as insurance claims adjusters and auto repair facilities, as permitted by law.
- b) As we have indicated in this Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and stated regulations implementing that Act. If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties you may *opt out* of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations).

If you wish to *opt out* of such disclosures to non-affiliated third parties, you may:

Call us at 563-263-6044, or 1-800-742-8503, or email at [info@mhbins.com](mailto:info@mhbins.com) and request our *opt out* form.

### 4. 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 that comply with federal regulations to guard your nonpublic personal information.

### 5. 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.

### 6. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, Miller, Harrison & Beckey Insurance reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country or residency and other information that you provided through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Miller, Harrison & Beckey Insurance's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.