

# Rice, Davis Daley & Krenz, Inc.

## Privacy Notice

### As of January 1, 2007

Dear Policyholder:

As your Independent Insurance Agency, our objective is to professionally serve your insurance needs. We recognize that in providing these services, we have an obligation to safeguard the personal information you entrust to us as well as other information we may collect as part of the insurance transaction.

This notice describes the privacy practices and standards we adopted to protect and ensure the confidentiality of your non-public personal information.

## Privacy Notice

**We do not disclose any non-public information about YOU our policyholder or claimants to any third parties except as is permitted by law or for the express purpose of marketing your account with other insurance companies we represent and then only to search for more comprehensive coverage or a more competitive price. Any such disclosures are made for the purpose of transacting the business of your insurance coverage or your claim. We do not sell or market your non-public personal information.**

### The Information We Collect

Most of your non-public personal information is provided by you on your application for insurance. Depending on the type of insurance policy you request, we may seek additional information about you or other individuals who are being proposed for coverage under the policy. In certain circumstances we may collect information about you from third parties. For example:

- ◆ For automobile insurance, we may seek driver information from the state motor vehicle departments.
- ◆ For property insurance, we may send someone to inspect your property.
- ◆ We may review prior insurance claims information.
- ◆ We may obtain medical or financial information.
- ◆ We may receive information about you from a consumer reporting agency.

The information we collect allows us to properly underwrite and rate your policy of insurance and to complete the other transactions incidental to your insurance policy.

## **The Information We Disclose**

We do not disclose any non-public personal information about our policyholders except as permitted by law. In some cases your information can be disclosed to third parties without your authorization. These third parties may include appraisers and independent adjusters who investigate, defend or settle your claims, insurance regulators, and/or your mortgage lender or lienholder. We may also disclose information to another insurance company we represent, but then only with the intent of obtaining quotes to determine if more suitable insurance is available for you.

## **How We Protect Your Personal Information**

We restrict access to your personal information to those employees who need it to provide the insurance products and services you have requested. We maintain electronic and procedural safeguards to ensure the confidentiality of your information. Our employees are educated on the importance of maintaining the standards we have in place.

## **No Insurance Provided By This Notice**

If your insurance policy has been cancelled or non-renewed, this privacy notice does not reinstate that policy. This notice should not be accepted by anyone as evidence that insurance coverage is in force.

## **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 judgement upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

## **Our reservation of right to disclose information in unforeseen circumstances**

In connection with the potential sale or transfer of its interests, Rice, Davis, Daley & Krenz, Inc. reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Rice, Davis, Daley & Krenz, Inc.'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.

These privacy practices and standards have been put in place to protect your personal information.

**Rice, Davis, Daley & Krenz, Inc offers you the ability to restrict our use of information (opt out)**

When you choose to restrict information, you prohibit the sharing of some information with other insurance companies Rice, Davis, Daley & Krenz, Inc. represents. This includes information you have previously provided to us on an application for insurance and information obtained in relation to that application of insurance such as motor vehicle reports, clue reports, credit reports, property inspections, information from consumer reporting agencies. If you opt out, you may reduce our ability to remarket you insurance on renewal should the need arise.

If you choose to opt out, please read, sign and return this page to us within the next 30 days.

\_\_\_\_\_ I wish to exercise my right under the Gramm-Leach-Bliley Act to opt out of Rice, Davis, Daley & Krenz, Inc.'s sharing of nonpublic personal information about me to non-affiliated third parties for purposes other than those permitted by law.

\_\_\_\_\_ I wish to exercise my right under the Fair Credit Reporting Act to Opt out of Rice, Davis, Daley & Krenz, Inc.'s sharing non-transactional information about me to affiliates.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

Thank you for the trust you have placed in our agency. Should you have any questions regarding this information, please do not hesitate to call.

Sincerely,

Douglas R. Krenz, CPCU, CIC  
President