

# Notice of Privacy Policy



## **INFORMATION WE COLLECT ABOUT YOU TO CONDUCT OUR BUSINESS**

We collect “nonpublic personal information” about you to serve your insurance needs, conduct our insurance business, provide you with customer service and fulfill our legal and regulatory requirements. “Nonpublic personal information” is information about you which is personally identifiable that we must obtain in connection with providing you insurance products and services. The sources and type of “nonpublic personal information” we collect includes the following:

- ❖ Information on your applications or other forms (such as your name, social security number, address and telephone number)
- ❖ Information about your transactions with us or others (such as prior claim and payment history)
- ❖ Information from consumer reporting agencies (such as loss history reports, credit history and motor vehicle reports)
- ❖ Information from other sources (such as medical information)
- ❖ Information from vendors that is subject to the same Federal Credit Reporting Act and Insurance Privacy requirements for information such as motor vehicle reports, loss history, insurance scoring or other information required by carriers to underwrite and price policies of insurance.

## **INFORMATION WE MAY DISCLOSE ABOUT YOU**

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

- ❖ To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us;
- ❖ To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;
- ❖ To an insurance institution, agent, or credit reporting agency for either this agency or the entity with whom we disclose the information to perform a function in connection with an insurance transaction involving you;
- ❖ To a medical care institution or medical professional in order to verify coverage or benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment;
- ❖ To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;
- ❖ To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services.
- ❖ To another entity for the purposes of quoting a new policy, quoting a renewal policy and the transfer of insurance business to another entity.

## **SECURITY MEASURES**

We restrict our employees’ use of “nonpublic personal information” about you to those individuals who need to know that information to conduct our business. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your “nonpublic personal information”.

## **ADDITIONAL INFORMATION**

We reserve the right to change this policy, and to apply any changes to information previously collected, as permitted by law. We will inform you of any changes as required by law.

If you cease to be our customer, our Privacy Policy, as amended from time to time, will continue to apply to the extent that we retain information that we collected about you while you were our customer.

## **YOU HAVE THE RIGHT TO ACCESS AND AMEND YOUR PERSONAL INFORMATION**

- ❖ You have the right to request to be interviewed in connection with the preparation of such a report.
- ❖ Upon request, you are entitled to receive a copy of the report.
- ❖ The information obtained from the report prepared by the third party may be retained by the third party and disclosed to other persons.

## **YOUR RIGHTS**

After reading this notice, we are certain that you will understand that our agency respects your privacy and takes its responsibility to protect the information about you seriously. One of the purposes of this notice is to inform you that you have the right to prohibit the sharing of your “nonpublic personal information” with any third parties.

## **YOUR PRIVACY IS OUR CONCERN**

We will gather “nonpublic personal information” about you only in the interest of conducting our business operations. We disclose “nonpublic personal information” about our customers or former customers only as permitted by law. We **do not** sell your “non-public personal information” to anyone and are committed to the careful handling of your personal information. If you have any questions about our Privacy Policy, please contact your local Mahoney office..

## **The Mahoney Group**

*Your Insurance Professionals*

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