

## **Kelly Insurance Agency, Inc. Privacy Policy Notice**

At The Kelly Insurance Agency, Inc., we value you as a customer and we know how much privacy means to you. We have a long-standing policy of guarding personal customer information. This notice contains information regarding our Privacy Policy and the steps we take towards protecting the privacy of information we gather from you in accordance with applicable state and federal laws. Please read this notice carefully and contact us with any questions.

Contained in this privacy notice you will find (1) an explanation of the types of information Kelly Insurance Agency Inc. collects from our clients and the means used to collect such information, (2) an explanation of how Kelly Insurance Agency Inc. shares the information collected from our clients, and (3) an explanation of how Kelly Insurance Agency Inc. protects client information.

### **Information we collect and the means used to collect:**

Kelly Insurance Agency Inc. collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. Kelly Insurance Agency Inc. collects this necessary information from the following sources:

- Information we receive from you on applications or other forms (for example, Motor Vehicle Reports, Attending Physician Statements), this information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.

To collect customer information from the above-state sources, Kelly Insurance Agency Inc. may use the following means of communication to gather information written, in-person, telephone, facsimile, electronically, and/or online.

### **How we share client information with non-affiliated third parties:**

We do not share information about our customer or former customers with non-affiliated third parties other than as permitted or required by law. For example, Kelly Insurance Agency Inc. may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by Kelly Insurance Agency Inc. to its customers include but are not limited to underwriting, shipping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.

- Information that is necessary to protect the confidentiality or security of our client's records.
- Information that is necessary to resolve client disputes or inquiries.
- Information that is required by individuals or entities that are assessing our legal compliance.
- Information that is required for Kelly Insurance Agency Inc. to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies.
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability.

**How we share client information with affiliated parties:**

We do not share client information with any affiliate.

**Our practices regarding information confidentiality and security:**

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We will punish any employees who impermissibly share client information.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

Kelly Insurance Agency Inc. appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. Kelly Insurance Agency Inc. will continue to monitor the effectiveness of this privacy policy.