

# Richey ~ Barrett Insurance

## Privacy Statement

### IMPORTANT INFORMATION

#### PLEASE READ

THE RICHEY-BARRETT COMPANY

BOUHALL INSURANCE

HARVEY DENK INSURANCE

AMERICAN RISK INSURANCE (RICHEY-BARRETT)

Protecting the privacy and confidentiality of your personal information is important to Richey-Barrett and our employees. We value your business and the trust you put in Richey-Barrett.

To offer you the financial products and services you seek, we collect, maintain, and use information about you on a routine basis. To help you better understand how your personal information is protected here at Richey-Barrett, we are providing you with the following statement describing our practices and policies with respect to the privacy of customer information. In the event you terminate your customer relationship with us, or become an inactive customer, we will continue to adhere to the policies and practices described in this notice.

#### Information We Collect

As your insurance agent, Richey-Barrett collects, retains and uses nonpublic personal information about individual customers as allowed by law, to provide products and services to our customers. We may collect nonpersonal information from such sources as:

- information we receive from you on applications and other forms;
- information about your transactions with us, our affiliates, or others: and
- information we receive from a consumer-reporting agency.

#### Information We Share

We may disclose nonpublic personal information about you to our affiliates and other nonaffiliated third parties under certain circumstances to provide account services. Any nonpublic personal information shared is conducted in adherence to applicable law. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

#### Who Receives Information and Why

We do not disclose any non-public information about our customers, or former customers, to anyone, except as permitted by law. We may disclose such information to our affiliates and

certain nonaffiliated third parties (under limited circumstances) to the extent permissible by law to service your account, offer you products or services we believe you may find valuable, report to credit bureaus, manage risk and other financial service related activities.

### **Service Providers/Joint Marketing Partners**

To provide our customers with products and services that we believe may meet your financial needs, we may disclose limited nonpublic personal information about you to nonaffiliated firms that conduct marketing services on our behalf, or to other financial institutions in order to offer financial products or services pursuant to a joint agreement. Such information exchanged includes:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets and income)
- Information about your transactions with us, our affiliates, or others (such as your losses, payment history): and
- Information we receive from a consumer reporting agency (such as information relating to your credit worthiness and credit history).

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

We understand that the protection of your nonpublic personal information is of utmost importance. Richey-Barrett maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information. We restrict access to nonpublic personal information of our customers to those associates who have a business reason to know such information, and we educate our associates about the importance of confidentiality and customer privacy.