

Privacy Act Compliance Statement

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated 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 Insurance & Financial Services, Ltd. of Delaware.

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 nonaffiliated 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 nonaffiliated third party for a purpose that is not specifically authorized by law is called your right to “opt out” of such information sharing.

At Insurance & Financial Services, Ltd. of Delaware we are committed to providing you the best service while earning your trust and protecting the privacy of your information. We understand and respect the fact that you may wish to keep your personal information confidential.

The following is our policy on how we handle your information:

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

- **Information from applications.** *This is information you give us on applications and other forms, by phone or online. This information includes your name, address, telephone number, driver’s license number, Social Security number, date of birth, length of employment, gender, marital status, prior insurance information, status of home ownership, length of residency, vehicle description, miles driven and vehicle use/driving history that we receive from you on applications or other forms.*
- **Information about transactions.** *This is information about your trusted transactions with us and our affiliates. It includes your insurance coverage premiums and selection, your payment and claims history and information necessary for billing and payment. Other information used to investigate and settle insurance claims, such as witness statements and police reports, may be included as well.*
- **Information we receive from a consumer reporting agency.** *This information is generally used to confirm or supplement application information. We disclose consumer report information only as necessary to quote or service your insurance policy and as permitted by law. By obtaining a quote, you consent to our sharing of this information with companies and their affiliates for underwriting purposes.*

We restrict access to nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information.

At Insurance & Financial Services, Ltd. of Delaware, we are committed to protecting your privacy rights. We acknowledge your right to keep your own financial information confidential and, because of this, we have created this document to explain our privacy policy to you. In addition, we are complying with both state and federal laws which require insurance agencies (as well as all financial institutions) to notify you, our valued customers, about how we intend to treat your nonpublic personal financial information that you have entrusted us with.

Our policy is a pledge - we pledge to protect your information!

We pledge to you, our valued customer, that the information you have provided us to obtain appropriate insurance coverage will be used for just that purpose and that purpose only. We will not share such information with nonaffiliated third parties, such as banks, securities firms or other institutions.

However, in order to better serve you, your trusted information may be shared with third parties for the purpose of insurance underwriting.