

## **OUR POLICY REGARDING YOUR PRIVACY**

Kosich Insurance Agency, Inc. (KIA) and its affiliated company Kosich & Callahan Insurance Services, appreciate the trust you place in us when you ask us to help protect and accumulate your assets. You trust us with your private, personal information when you invest with us or purchase insurance from us. We are committed to protecting your private information. KIA does NOT sell information about you to others.

To learn more about how KIA collects and uses your personal information, please read the following notice.

### **Collection of Personal Information**

We get most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information. Depending on the nature of your insurance transaction, we may need additional information about you or other potential insureds from outside sources such as motor vehicle records, loss information reports, credit reports, medical reports, court records or other public records. For property insurance, we may send someone to inspect your property and verify information about its value and condition, and a photo of the property may be taken.

### **Disclosure of Personal Information**

Information which has been collected about you will be contained in either our policy records or in your insurance companies files. We treat your information with respect and concern for your privacy. We do NOT disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

### **Parties to Whom Information May be Disclosed**

KIA will not disclose information about you to others without your written consent unless the disclosure is necessary to conduct our business. By law, KIA is permitted to share information about you without prior permission under certain circumstances to certain persons and organizations such as:

- Your Insurance Company
- Parties who perform a business, professional or insurance function for our company.
- Claim adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you.
- Insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes and fraudulent claims.
- Insurance regulatory agencies in connection with the regulation of our business.
- Law enforcement or other government authorities to protect our legal interest or in cases of suspected fraud or illegal activities.
- Authorized persons as ordered by subpoena, warrant or other court order or as required by law.
- Leinholders, mortgagee, assignee, lessor, or other person shown on our records or our agents as having a legal and beneficial interest in a policy of insurance.
- Parties acting in a fiduciary or representative capacity to you (attorneys, accountants, and auditors).
- Parties enforcing KIA's rights in connection with the settlement of a debt, the transfer of interests or an audit.
- Parties administering transactions as requested or authorized by you.

### **Confidentiality and Security of Personal Information**

We limit employee access to customer information to those employees with a legitimate business reason for such access. We maintain physical, electronic and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

### **Rights of Access to Personal Information**

You have the right to know what kind of information we keep in our files about you, to have reasonable access to it and to receive a copy. Write to us if you have questions about the information. Provide your complete name, address, type of policy and policy number that was issued or applied for with us.

### **Treatment of Personal Information of Former Customers**

KIA follows this personal information privacy policy even when a customer relationship no longer exists.