

Cailor Fleming Insurance

Dear Policyholder:

As your insurance agency or broker, our objective is to professionally serve your insurance needs. We recognize that in providing these services, we have an obligation to safeguard the personal information you entrust to us, as well as other information we may collect as part of the insurance transaction.

This notice describes the privacy practices and standards we have adopted to protect and ensure the confidentiality of your non-public personal information.

PRIVACY POLICY

We do not disclose any non-public personal information about our policyholders or claimants to any third parties except as is permitted by law. Any such disclosures are made for the purpose of transacting the business of your insurance coverage or your claim. We do not sell or market your non-public personal information.

The Information We Collect

We collect non-public personal information about you from a variety of sources. The information we collect allows us to properly underwrite and rate your insurance policy and to complete the other transactions incidental to your insurance policy. Sources may include:

- *Information we receive from you on applications or other forms*
- *Information about your transactions with us, affiliates, or others*
- *Information we receive from a consumer reporting agency*
- *Driver information from the state motor vehicle departments*
- *Medical or Financial information*

The Information We Disclose

We do not disclose any non-public personal information about our policyholders except as permitted by law. In some cases, this information can be disclosed to third parties without your authorization. These disclosures may include those made to your insurance company, appraisers, independent adjusters, insurance regulators, and/or your mortgage lender or lien holder. It is the agency's normal procedure that your policy could be re-marketed for purposes of renewing or replacing it. We do not sell our customer lists.

How We Protect Your Personal Information

We restrict access to your personal information to those employees who need it to provide the insurance products and services you have requested. We maintain physical, electronic and procedural safeguards to protect your personal information.

Any questions? Please call us to discuss.

This notice is required by federal law.

If you would like any additional information, please contact us at 800-793-8495.



"Insuring your World"

MAIN OFFICE

4610 Market Street, Youngstown, Ohio 44512

PO Box 3989, Youngstown, Ohio 44513

330.782.8068 - **Phone**

800.796.8495 - **Toll Free**

330.782.0874 - **Fax**

email: tcailor@cailorfleiming.com