

## ***Co-Op Agency, Inc. Privacy Policy***

Title V of 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 Co-Op Agency, Inc.

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 Co-Op Agency 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

### **Collection of 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, drivers 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 affiliates for underwriting purposes.

### **Disclosure Policy**

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

### **Nonaffiliated Third Parties to Whom Disclosure May Be Made**

We disclose nonpublic personal information about you only to nonaffiliated third parties as permitted by law.

### **Your Right to Opt Out of Certain Disclosures**

As we have indicated in this Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain nonaffiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that act. If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations).

If you wish to opt out of such disclosures to nonaffiliated third parties, you may call us toll free at 1-800-800-5989.

### **Confidentiality and Security**

We restrict access to nonpublic personal financial information about you and your employees to our employees who need to know the information necessary 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.