

## Privacy Policies and Practices

Paul I. Sheaffer has been serving the insurance needs of our customers since 1950. To continue to provide innovative solutions and services that respond to your insurance needs, we collect certain personal information about you, or, if you are a business, your employees, as described below in The Types of Information We Collect. At Paul I. Sheaffer, we respect the privacy of our customers. Our personal information handling practices are regulated by law, and this Privacy Policy describes those practices.

This privacy policy summarizes the policies and practices of each of the companies listed regarding the collection, disclosure and confidentiality of nonpublic personal financial or health information that we maintain about you, or, if you are a business, your employees. At Paul Sheaffer, we are committed to protecting your privacy. We want you to understand what information we collect about you or your employees and how we use that information.

### The Types of Information We Collect

We collect non-public personal financial and health information about you and, if you are a business, your employees from the following sources:

- Information that we receive from you on applications or other forms (such as your- name, address and date of birth).
- Information about your transactions with us, our affiliates or others.
- Information obtained during conversations with you or observed during visits to your premises.
- Information gathered during the course of managing a claim for you (such as medical bills, provider information and medical records).
- Information that we receive from third parties, such as consumer reporting agencies.

## How We Disclose Information

The information that we collect is used to make coverage, service, benefit and other insurance-related decisions. This information is sometimes shared, as permitted by law, with Paul I. Sheaffer affiliates and non-affiliated third parties. Disclosures that are permitted by law include, but are not limited to, disclosures that are necessary to service your policy, to investigate and resolve claims, and to process transactions that you request. Examples of non-affiliated third parties with whom we can and do share information are insurance carriers, insurance brokers, premium finance companies, loss payees, additional insureds and joint marketing partners.

Other than as described, we do not share your, or, if you are a business, your employees' non-public personal financial or health information with nonaffiliated third parties without giving you or them an opportunity to tell us that you or they do not want us to share the information.

It is your right to tell us not to share information with non-affiliated third parties. If you wish to "opt out" of our privacy policy in this regard, please print your name and address below.

Please provide your signature in the space indicated. You can mail this form back to our Intercourse office to be placed in your file for the year.

Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_

## How We Protect Information

We restrict access to non-public personal financial and health information about you and your employees to those employees and outside service providers who need to know that information to provide products or services to you. We regularly review our security measures and employee education programs to help protect this information and when we share information with non-affiliated third parties, we require that they have standards to keep this information private.

### Dispute Resolution

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

### Reservation of the Rights to Disclose Information in Unforeseen Circumstances

In connection with potential unforeseen circumstances, such as compliance with regulatory agencies or the sale or transfer of its interests, Paul I. Sheaffer reserves the right to sell or transfer your information (including, but not limited to, your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications] to a third-party entity that 1) concentrates its business in a similar practice or service or 2] agrees to be the Paul I. Sheaffer successor in interest with regard to the maintenance and protection of the information collected; and 3) agrees to the obligations of this privacy statement.

### Simply Stated

We will release information about you only when it is necessary to either service your account or process a claim.