

PRIVACY PRACTICES DISCLOSURE NOTICE

Some states regulate the use of non-public information by financial services institutions. In the interest of complying with existing state law and in providing you with an affirmation of our commitment to maintaining the privacy of customer and claimant information, we have prepared the Privacy Practices Disclosure Notice to explain the privacy practices of Wine Sergi Insurance.

This Privacy Practices Disclosure Notice notifies you of:

- ❖ The categories of nonpublic personally identifiable information, not corporate information, we collect from you or from a third party about you or beneficiaries or claimants under your insurance coverage;
- ❖ How we use the information;
- ❖ The categories of affiliates and non-affiliate third parties with whom we share the information;
- ❖ The kind of security policies and procedures that are in place to protect the confidentiality and security of nonpublic personal information provided to Wine Sergi.

If you have questions or concerns regarding this Privacy Practices Disclosure Notice, please contact Wine Sergi.

1. PERSONALLY IDENTIFIABLE INFORMATION COLLECTED

We want you to conduct business with us knowing that we protect personal information. Wine Sergi collects personally identifiable information from you or from third parties about you or beneficiaries or claimants under your insurance coverage as part of the insurance application, underwriting claim, administration and servicing process. We collect nonpublic personal information from the following sources:

- ❖ Information we receive on applications or other forms and which may include policyholder, beneficiary or claimant name, address, phone number, vehicle and driver information, date of birth, medical information related to underwriting claims, and insurance coverage information;
- ❖ Information about transactions with us, our affiliates, or others (including information about previous claims or accidents, medical information related to claims, information about the circumstances of your accident or injury (if applicable), and the names of witnesses and other contact information); and
- ❖ Information we receive from consumer reporting agencies, state motor vehicle departments, and inspection services.

2. HOW THE INFORMATION IS USED

The information Wine Sergi collects is used to provide policy and premium quotes, underwrite applications, administer claims, and to answer questions or concerns about our insurance products and services. We also use the information for account administration, reporting, investigating, or preventing fraud or material misrepresentation, processing premium billing payments, processing and defending insurance claims, administering insurance benefits (including utilization review activities), or as otherwise required or permitted by law.

Wine Sergi maintains paper copies or electronic archives of the information provided by you or by a third party for policy quoting and for processing and administering your application or claims made under your policy and for improving our products and services. This information is kept internal to Wine Sergi except when needed to verify the information provided, to service your policy or claim as required or permitted by law. The information is not available to the general public. We retain the information collected when a claim is filed under your policy for as long as required by law, or as long as the claim is open and thereafter for a period set by our record retention policies.

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3. SHARING INFORMATION GATHERED

We do not disclose nonpublic personal information about you or beneficiaries or claimants under your insurance policy to anyone, except as permitted by law. We may share information about you or beneficiaries or claimants under your insurance policy in the normal business of conducting insurance operations, such as providing you with an insurance quote, processing, servicing, administering and enforcing your insurance policy and your claims.

We are permitted by law to share information about you when and if you become a customer or claimant, even without your authorization, with, for example:

- ❖ A third party, if it is reasonably necessary to enable the party to perform services for us, such as claims investigations, appraisals, or the detection of fraud or material misrepresentations;
- ❖ Any of our affiliated companies who provide services to you;
- ❖ Insurance regulatory authorities, reporting agencies, or if applicable involuntary market administrators; State Motor Vehicle Department to obtain a report of any accidents or convictions;
- ❖ Law enforcement agencies or other governmental authorities to protect our interest or to report illegal activities;
- ❖ Persons or organizations conducting insurance actuarial or research studies, subject to appropriate confidentiality agreements; and,
- ❖ As otherwise permitted or required by law.

We are also permitted by law to disclose the following information to companies that perform marketing services on our behalf or with whom we have joint marketing agreements, including;

- ❖ Information we receive on applications or other forms, such as policyholder or claimant name, address, social security number, insurance coverages, vehicle and driver information, and certain claims information;
- ❖ Information about transactions with us, our affiliates, or others, such as insurance coverages, vehicle and driver information; and claims information; and
- ❖ Information we receive from third parties, such as a consumer reporting agency, or state motor vehicle records and claim history.
- ❖ We do not sell any customer or policyholder information to mailing list companies or mass marketing companies. We treat policyholder information as confidential.

4. SECURITY POLICIES AND PROCEDURES

We restrict access to nonpublic personal information about you or beneficiaries and claimants under your insurance policy 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 state and federal regulations to guard your nonpublic personal information. Wine Sergi also uses a wide variety of data protection procedures, computer hardware and software tools to guard system and data privacy and integrity. Wine Sergi's computer systems are also protected by additional measures such as encrypted data transmissions, network routers and firewalls intended to prevent unauthorized access.