

Scott Umland Insurance Services

Privacy Policy

Preserving trust is a core value. Scott Umland Insurance Services recognizes that you expect us to protect the information you provide us and to use it responsibly. We are strongly committed to fulfilling the trust that is the foundation of your expectations. For that reason, we have adopted this privacy policy.

Collection of Nonpublic Personal Information

We collect nonpublic information (financial and health) about you from some or all of the following sources:

- ◆ Information we receive from you on applications or other forms;
- ◆ Information about your transactions with us;
- ◆ Information we receive from a consumer reporting agency;
- ◆ Information we obtain from others in the process of verifying information you provide us; and
- ◆ Individually identifiable health information, such as your medical history when you have applied for an insurance policy.

Disclosure of Current and Former Customer Nonpublic Personal Information

We do not and will not sell your personal information to anyone.

We **will not disclose** our current and former customers' nonpublic personal information to affiliated or nonaffiliated third parties, **except as permitted by law. To the extent permitted by law, we may disclose** to either affiliated or nonaffiliated third parties all of the nonpublic personal financial information that we collect about our customers, as described above.

In general, any disclosures to affiliated or nonaffiliated parties will be for the purpose of them providing services for us so that we may more efficiently administer your policy and process the transactions and services you request.

We also share customer name and address information with unaffiliated mailers to assist in mailing of company newsletters and other policyowner communications. Our agreements with these third parties require them to use this information responsibly and limit their ability to share this information.

We do not internally or externally share nonpublic personal health information other than, as permitted by law, to process transactions or to provide services that you have requested. These transactions or services include, but are not limited to, underwriting Property & Casualty, Life, and Health insurance.

We require any organization that helps us serve our Customers to meet our privacy standards.

Security to Protect the Confidentiality of Nonpublic Personal Information

We **have security practices and procedures** in place to prevent unauthorized access to your nonpublic personal information. Our practices of safeguarding your information help protect against the criminal use of the information. Our employees are bound by a Code of Conduct requiring that all information be kept in strict confidence, and they are subject to disciplinary action for violation of the code.

We **restrict access** to nonpublic personal information about you 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 federal and state regulations to guard your nonpublic personal information.

We will monitor our practices to insure that our Customers' privacy is respected. We will also conduct our business in a manner that meets the privacy regulations of any state in which we do business.

If you have any questions about our Privacy Policy, please call (920) 898-5755.