

## PRIVACY NOTICE AND DISCLOSURE

The privacy of the personal information we collect from customers and potential customers is very important to BCA Insurance Group. You have received this notice in accordance with federal and state laws. This notice is to provide you with our understanding of types of non-public personal information about you that we may collect, how we use it and how we protect that information.

### **I. Information we collect:**

We collect non-public personal information about you from the following sources:

1. Information we receive from you on applications for insurance or from other insurance forms you complete.
2. Information we receive from the companies we represent which provide insurance policies to you.
3. Information about your transactions with us, the companies we represent, or (our affiliates).
4. Information from other sources, such as employers or government agencies.
5. Information from visits to your website and from our website.

The type of information we collect is related to the insurance you request from us and may include your name, address, social security number, driver's license number, marital status, health information, and other information required to get insurance coverages for you.

### **II. Information we may disclose:**

We do not disclose any non-public personal information except as permitted by law.

### **III. Information we share with third parties:**

We disclose non-public personal information to non-affiliated third parties only as permitted by law.

### **IV. Our procedures to protect your private information:**

We restrict access of non-public personal information to those employees, agents, representatives or parties who need to know the information in order to provide the insurance products requested by our customers.

We have policies and procedures that give direction to our employees, and to agents and representatives acting on our behalf, regarding how to protect and use non-public personal information. In addition, we maintain physical, electronic and procedural safeguards to protect non-public personal information.