

PRIVACY POLICY NOTICE

At Emory P. Zimmer Insurance Agency, we have always believed that protecting your privacy is of the utmost importance. Federal law requires us to tell you how we collect, share and protect your personal information. This Privacy Notice describes the information we collect, how we protect your personal information, how we use your personal information, and with whom we disclose your personal information.

INFORMATION WE COLLECT

We collect nonpublic personal information about you, including but not limited to:

- Your name
- Address
- Date of Birth
- Social security number
- License number
- Claim history
- Credit history/insurance score

We collect this from information we receive from you during and after the initial application process, as well as from your transactions with us, our affiliates or others, from governmental entities such as the Bureau of Motor Vehicles, and from consumer reporting agencies. We do not collect nonpublic personal information from anyone other than the individual(s) proposed for coverage.

HOW WE USE YOUR PERSONAL INFORMATION

All information we collect from you is used solely for business purposes relevant to your relationship with us as an individual, family or household customer or prospective customer, and only as appropriate and necessary in providing you with the best possible products and services. Such uses include determining your eligibility for coverage, application of appropriate rating including discounts and surcharges, resolution of claims, and advising you of other policies and services offered by us.

HOW WE PROTECT INFORMATION

We require all employees to protect nonpublic personal information about you and to use this information only as necessary an appropriate to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

DISCLOSURE OF INFORMATION

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as necessary to provide you with our products and services, and as permitted by law. Examples of when we may disclose your information include obtaining new or renewal policy quotes, investigating and paying claims, or as otherwise needed to service your account. In addition, we may share your nonpublic personal information with state and federal authorities as required by law.

YOUR RIGHT TO ACCESS AND AMEND YOUR PERSONAL INFORMATION

You have the right to request access to the personal information we record about you, including the right to know the source of the information and the identity of the persons, institutions, or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right also includes the right to request corrections, amendments or deletions of any information in our possession.

To access your personal information or to request a correction, amendment or deletion of your information, please submit your request in writing to Emory P. Zimmer Insurance Agency, 2148 Gilbert Avenue, Cincinnati, OH 45206 and include your name, address, social security number, telephone number and the recorded information you would like to access or correct, amend or delete. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with the information you have requested, or to notify you that the correction, amendment or deletion you requested has been made, or if not made, the reasons they have not been made, which you will have an opportunity to challenge.

If the dispute pertains to information provided by a consumer reporting agency, you may obtain a copy of your report by contacting the consumer reporting agency directly and you may file your dispute directly with that agency.

RESERVATION OF THE RIGHT TO DISCLOSE INFORMATION IN UNFORSEEN CIRCUMSTANCES

In connection with the potential sale or transfer of its interests, Emory P. Zimmer Insurance Agency and its affiliates, if any, 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; (2) agrees to be Emory P. Zimmer Insurance Agency's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.