



ISU INSURANCE SERVICES
CUNNINGTON
& ASSOCIATES

CUSTOMER PRIVACY NOTICE

We value your business and trust you've placed in us. We are committed to maintaining your trust and confidence and assure you that we are dedicated to keeping your personal information private before, during and after your business relationship with us. This privacy notice describes our policies and practices governing our use of your non-public personal information and includes the following:

1. Information we collect
2. Information we may disclose to third parties
3. Confidentiality of information
4. Dispute resolution
5. Your right to opt out

Information We Collect

In connection with our services we collect personal information about you or other individuals proposed for insurance, including:

- Information received from you on account applications or other forms you or your proposed insured complete, including name, address, date of birth, social security number;
- Information regarding company ownership, revenue, payroll, profitability, debts, assets, liabilities, taxes, inventory, cash flow, accounts receivable, net worth and business relationships;
- Company profiles and statistics, including number of employees, salary information, benefits information, positions, and your company's management, such as educational and career histories of company principals;
- Information regarding real estate owned or leased by the company;
- Information of insurance coverages, insurance premiums, payment history, deductibles, safety programs, risk management;
- Information regarding company lawsuits, loss history, claims paid and claims reserved;
- Information regarding company's intellectual property (e.g. types of patents, trademarks).

Information We May Disclose to Third Parties

We do not sell or rent any non-public personal information about you. We do not disclose any non-public personal information about you, or your accounts, to anyone, except as permitted or required by law. We may disclose non-public personal information about you to the following affiliates and nonaffiliated third parties only to effect, administer, or enforce your insurance transaction:

- Claims administrators;
- Other insurance companies that might write new or renewal policies;
- Appraisers, inspectors, and other insurance support services;

- Governmental agencies when required to do so;
- An affiliate or third party for the purpose of conducting an audit of the insurance company agent in connection with the operations or services provided;
- To a lien holder, mortgagee, assignee, or other person having a legal or beneficial interest in the policy of insurance;
- To persons or agencies lawfully entitled pursuant to a subpoena or court order

Confidentiality of Information

We restrict access to your nonpublic, personal information about you to employees on a “need to know” basis to provide services to you and perform their respective duties. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

Dispute Resolution

Any controversy or claim arising out of or relating to our privacy policy, or breach thereof shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgement upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at 888-672-6180 or email info@ISUCunnington.com.

Your Right to Opt Out

If you do not want us to disclose personal information about you to nonaffiliated third parties, you may tell us so. If you wish to opt out, call us at 888-672-6180 or complete and fax/email the notice below to 208-350-8280 or info@ISUCunnington.com

**IMPORTANT PRIVACY CHOICES
OPT-OUT FORM**

DATE: _____

PLEASE DO NOT SHARE MY “NONPUBLIC PERSONAL INFORMATION” IN CONJUNCTION WITH THE TRANSACTION OF INSURANCE OR RELATED SERVICES WITH ANY NON-AFFILIATED THIRD PARTY EXCEPT AS PERMITTED BY LAW.

NAME: _____

ADDRESS: _____

PHONE: _____ EMAIL: _____

SIGNATURE: _____