



At Clinard Insurance, we value your business and your confidence in us. Because of this, we are committed to protecting your privacy. This Privacy Policy summarizes the policies and practices of Clinard Insurance regarding the collection, disclosure and confidentiality of your nonpublic personal information.

Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

Information We May Disclose to Third Parties

We **do not** disclose any nonpublic personal information about our customers or former

customers to anyone, except as permitted by law.

Nonaffiliated Third Parties to Whom Disclosures May Be Made

We disclose nonpublic personal information about you only to nonaffiliated third parties as permitted by law. Disclosures, which are permitted by law include, but are not limited to, disclosures which are necessary to service your policy, to investigate and pay claims, and to process transactions that you request.

Our Practices Regarding Information Confidentiality and Security

We **restrict** access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you.