

## PRIVACY POLICY

### **OUR PRIVACY PLEDGE**

RiskSOURCE® Clark-Theders believes that information personal to you should be respected and protected. For this reason, we are committed to protecting your personal information and using it only as appropriate to provide you with the best possible service, products and opportunities. This privacy policy, which describes our information practices and policies in detail, applies to our relationship with you if you are an individual who inquires about and/or obtains products or services from us for personal, family or household purposes.

### **INFORMATION WE COLLECT**

We may collect personal information about you from a variety of sources. A great deal of the information we collect, such as your name, address, social security number, assets and income, comes from you during the application process. We also may collect personal information about you from our affiliates and from third parties, such as governmental entities, medical sources and consumer reporting agencies. The information we collect can include such things as your credit history, motor vehicle reports, inspections on your property and other information concerning your previous insurance policies, including your claims history. In addition, we may collect information about you to properly investigate and resolve any claims.

### **INFORMATION WE DISCLOSE TO THIRD PARTIES**

Unless you expressly direct us to do so, we will not disclose personal information about you to third parties for their own marketing purposes. We share personal information about you with third parties (that is, people and companies that are not affiliated with us) only as necessary to provide you with our products and services and as otherwise permitted by law. For example, we may disclose your personal information as necessary to service your policy, lease or account; to investigate and pay claims; to comply with state and federal regulatory requests or demands; and to process other transactions that you request.

Persons to whom we may make such disclosures include the insurance underwriter, insurance regulators, reinsurers, consumer-reporting agencies, the Medical Information Bureau, insurance brokerage agencies, your mortgage or premium finance company, insurance adjusters and insurance premium auditors.

### **INFORMATION SECURITY**

We restrict access to personal information about you to those employees who need to know that information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards to guard your personal information.

### **A SPECIAL WORD ABOUT OUR INSURANCE INFORMATION PRACTICES**

The information in this section applies to you if you engage or seek in an insurance transaction with us, which is primarily for your personal, household or family purposes. This notice is intended to supplement, but not replace, the other information contained in this privacy policy.

As described more fully above, we may collect personal information about you from sources other than you in connection with your insurance transactions with us. Such information, as well as other personal or privileged information subsequently collected by us, may in certain circumstances be disclosed to third parties without your authorization only as described above. You have the right to access the personal information that we collect about you in connection with your insurance transactions with us. If you believe that any of that information is in error, you have the right to request us to correct it.

If you would like a more detailed notice regarding our insurance information practices and your rights relating thereto, please contact us at the address or phone number given below.

### **ONGOING ACCESS TO PRIVACY POLICY**

We will provide a notice of our privacy policy annually, as long as you have a continuing customer relationship with us. This policy may change from time to time, but you can always review our current policy by contacting us at:-

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P. O. Box 62386  
Cincinnati, Ohio 45262  
(513) 779-2800  
[www.risksource.com](http://www.risksource.com)

