

ISU Insurance Services - Cheung & Associates Inc.

Customer Privacy Notice

The Purpose of This Notice. We value your business and trust you've placed with us. That's why we want to assure you that we are serious about keeping your personal information private before, during and after your business relationship with us.

Title V of the Gramm-Leach-Bliley Act of 1999 (GLBA) as well as California Insurance Code Sections 791 et seq. requires that we provide you with written notice of our privacy policies and practices with regard to your non-public personal information. This notice describes our policies and practices governing our use of your non-public personal information.

1. **Information We Collect.** We collect personal information about you or other individuals proposed for insurance from a variety of sources:

- Applications or other forms you or your proposed insureds complete, including names, addresses, birth dates;
- Consumer reporting agencies used to obtain loss history;
- Your transactions with us from the insurance companies we contact, including but not limited, to policy coverage, premiums, and payment history; and
- Medical records involving insurance claims.

1. **Information we may disclose to third parties.** 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, mortgages, assignee, or other person having a legal or beneficial interest in the policy of insurance; and
- To persons or agencies lawfully entitled pursuant to a subpoena or court order.

1. **Confidentiality of Information.** We restrict access to your nonpublic, personal information to employees on a “need to know” basis. If the employee is not involved with your account, they do not need access to your information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.
1. **Dispute Resolution.** Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof
1. **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. This is known as “opting out”. If you wish to opt out, call us at **408-922-0600** or complete and fax the form that appears below to **408-922-0700**. We may share information about you to obtain new or renewal policies if we do not hear from you within 30 days. However, you may opt-out at any time. Just call or return the enclosed form.

Even if you opt-out, we may still disclose information as allowed by law. This includes is closing information to our affiliates to market other products or services or to procure, renew, or replace your insurance coverage.

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: _____ **Signature** _____