

HORIZON E & S

INSURANCE BROKERAGE

PRIVACY POLICY

OUR CUSTOMERS' TRUST IS OUR MOST VALUABLE ASSET. IT IS OUR DESIRE TO HONOR THAT TRUST BY PROTECTING NONPUBLIC PERSONAL INFORMATION REGARDING OUR CUSTOMERS IN A SAFE ENVIRONMENT AND PROTECTING THE USE OF SUCH INFORMATION AS OUTLINED BELOW.

The examples given are for illustrative purposes only and may not include all of the companies with whom we share information or include all sharing, collection or usage practices. We will comply with all applicable state laws regarding information about you. Some state laws may restrict the types of information used or require that we provide you additional notification of their use.

This privacy policy applies only to your relationship with Horizon E & S Insurance Brokerage and in no way applies to any other financial provider, bank, lending institution or independent insurance agent with whom you do business. Each of these organizations have their own privacy policies which govern your relationships with them and their obligations to you as their customer.

Our policy is as follows:

We may collect nonpublic personal information regarding you from the following sources:

- Information received from you or someone on your behalf via an application or other such form including your name, address, phone number and income.
- Information regarding your transactions with our company or nonaffiliated companies regarding your name, address, phone number, age, insurance coverages, transactions, premiums or claims history.
- Information from consumer reporting agencies, public records and data collection agencies regarding your obligations or creditworthiness.

Information We May Disclose and To Whom We May Disclose Information.

The nonpublic personal information which we may collect as already described above may be disclosed in order to deliver products and services, or administer your account.

Disclosures Permitted by Law

We may disclose all of the nonpublic personal information described above, as permitted by law. We may use affiliated and nonaffiliated parties to perform services for us, such as providing customer service, handling claims, protecting against fraud and maintaining software for us. We may also disclose information in response to a request from law enforcement agencies or state insurance authorities.

Disclosures for Joint Marketing and Servicing.

We do not currently disclose any information described above for joint marketing or servicing.

Our Security Procedures.

We restrict access to nonpublic personal information about you to employees that are deemed to have a legitimate business purpose for such information as related to providing products or services to you.

Changes to this Privacy Policy.

We reserve the right to modify or supplement this Privacy Policy at any time. If we make any material changes, we will provide current customers with a revised notice that describes our new practices.

HEASIB 03/03