

Richards Insurance

Privacy Statement and Notice

Title V of the Gramm-Leach-Bliley Act requires all financial and insurance institutions to have processes in place to protect the confidentiality of your personal information. In accordance with these laws, Richards Insurance will provide customers with a copy of our Privacy Statement annually.

Richards Insurance is committed to providing our customers with the highest level of service and support. We take safeguarding our customers' personal information very seriously. Your privacy will always be a priority at Richards Insurance.

Source of Information

We collect nonpublic personal information about you from sources such as:

- Applications or forms that you complete.
- Applications or forms that you authorize others to complete for you (e.g., physicians who may provide medical information for health, disability, or life insurance).
- Consumer or reporting agencies, medical and health care providers, motor vehicle administration offices, or governmental agencies (for example, medical record bureaus who report information for life insurance).
- Information about your transactions with us and our affiliates; and
- Information we collect when you visit our website.

Type of Information

We use the nonpublic personal information obtained for business purposes only, including but not limited to evaluating your application for insurance, processing your claims, complying with your service requests, and processing your transactions. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law and subject to the SMS privacy protections in this statement. This may include:

- Personal information, including name, address, telephone number, social security number, date of birth, etc.
- Financial information covered by the Fair Credit Reporting Act, such as types of insurance carried, premiums paid, credit history, income, and assets (e.g., for financial planning purposes).
- Health information, including information about your medical history, health, and general insurance underwriting risk factors (e.g., for life and disability insurance).
- Driving information, including traffic tickets, accidents, and claims.

Use of Information

As allowed by law, and subject to the SMS privacy protections in this statement, we may provide information to the following:

- Insurance companies that provide the product you have applied for or purchased, for the purpose of underwriting, processing claims, and the overall servicing of your policy.
- Administrators or other third-party entities that may provide service for the product you have applied for or purchased (e.g., an administrator who maintains your IRA account).
- Anyone to whom you have authorized us to disclose the information.

SMS Messaging Privacy and Consent

No phone/mobile number information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Consumer data as it relates to SMS messaging, including mobile numbers, text messaging originator opt-in data, and consent, will not be sold, rented, shared, or transferred to non-affiliated third parties or affiliates. Explicit one-to-one consent is required for SMS communications with Richards Insurance; consent given to Richards Insurance does not constitute consent to receive SMS communications from any other entity.

These SMS privacy protections apply to all disclosures described in this statement, including disclosures to service providers, joint marketing partners, and any potential sale or transfer of the business. SMS opt-in data and consent will not be shared for non-service-related purposes, including marketing or promotional purposes.

Security of Information

- We do not provide nonpublic information to any individual or entity other than those listed in this statement, subject to the SMS privacy protections above.
- We do not sell your information to any entity, except as described in the business sale or transfer provision below; SMS-related data is excluded from that provision.
- We restrict access to nonpublic personal information about you to those employees who need to know the information so that they may provide the service and support necessary to administer your account.
- We maintain physical and procedural safeguards that comply with regulatory standards to protect your nonpublic personal information.
- We encrypt all outgoing e-mail containing personal, identifiable information.
- We require all employees to adhere to Richards Insurance confidentiality and privacy policies.

Reservation of the Right to Disclose Information in Unforeseen Circumstances

In connection with the potential sale or transfer of its interests, Richards Insurance reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third-party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Richards Insurance's successor in interests with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

This provision excludes consumer data relating to SMS messaging, including mobile numbers, text messaging originator opt-in data, and consent. Such information will not be sold, shared, or transferred to a third party or successor under this provision.

Opt Out of or Stop Certain Disclosures about You

Except for the disclosures described in this statement, Richards Insurance does not make disclosures of your nonpublic personal information to non-affiliated third parties. The opt out does not apply to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or to other insurance companies or financial institutions that have joint marketing agreements with us. All such disclosures remain subject to the SMS privacy protections above. No phone/mobile number information will be shared with these companies for marketing or promotional purposes, and SMS opt-in data and consent will not be shared.

This privacy statement applies to all current and former customers. If you have any questions about our privacy policy, please contact us. We appreciate our relationship with you and thank you for your business.