

NOTICE OF PRIVACY PRACTICES
for WARD INSURANCE AGENCY, INC.

Revision Date: April 1, 2014

**THIS NOTICE DESCRIBES HOW INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET
ACCESS TO THIS INFORMATION.
PLEASE REVIEW IT CAREFULLY.**

If you have any questions about this notice, please contact our office at 541-687-1117.

1. SCOPE. This notice describes our information practices and policies. It applies to our relationship with you if you are an individual who inquires about or obtains products or services from us for personal, family, or household purposes.

2. INFORMATION WE COLLECT.

2.1. To provide our products or services, we may collect personal information about you from a variety of sources, including:

- 2.1.1. From you during the application process;
- 2.1.2. From governmental entities, consumer reporting agencies, and other sources;
- 2.1.3. With your prior written consent, a medical professional who has treated you or members of your family.

2.2. The type of information that we collect depends on the product or service requested, but may include:

- 2.2.1. Credit history;
- 2.2.2. Motor vehicle reports
- 2.2.3. Inspections on your property;
- 2.2.4. Claims history;
- 2.2.5. Information concerning your previous insurance policies;
- 2.2.6. Information to properly investigate and resolve any claims.

3. INFORMATION WE DISCLOSE TO THIRD PARTIES.

3.1. We do not disclose your personal information to third parties – people and companies that are not affiliated with us – for our or their own marketing purposes. For this reason, no “opt-out” is required. If we share some personal information about you with third parties without your specific authorization, it is to provide you with products and services that you request or expect from us, and as otherwise permitted by law.

3.2. For example, we may disclose the personal information we collect (as described above) as necessary to:

- 3.2.1. Service your policy, lease, or account;
- 3.2.2. Investigate and pay claims;
- 3.2.3. Comply with state and federal regulatory requests or demands;
- 3.2.4. Process other transactions that you request.

3.3. To whom we make such disclosures depends on the product or service requested but may include:

- 3.3.1. Insurance regulators;
- 3.3.2. Reinsurance companies;
- 3.3.3. Consumer-reporting and fraud prevention agencies;
- 3.3.4. Your mortgage or premium finance company;
- 3.3.5. Insurance adjusters.

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

5. **YOUR RIGHTS.**

5.1. The information in this section applies to you only if you applied for or purchased an insurance product from us for personal, family, or household purposes. This section is intended to supplement, but not replace, the other information contained in this Notice of Privacy Practices.

5.2. 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. Send your written request, including your policy number and the information about which you are concerned, to the address listed below.

5.3. If you have questions regarding our insurance information practices or your information privacy rights, please contact us at the address or phone number given below.

6. **ONGOING ACCESS TO OUR 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 visiting our website at www.wardinsurance.net or by contacting us at:

6.1. Office Address.
560 Country Club Pkwy.
Eugene, OR 97401

6.2. Mailing Address.
P.O. Box 10167
Eugene, OR 97440-2167

6.3. Phone and Fax.
Phone: 541-687-1117
Fax: 541-342-8280