

BOLTON INSURANCE PRIVACY NOTICE

Our Commitment To Service and Privacy

At Bolton Insurance, keeping customer information secure is a priority. We are providing this privacy notice to individual clients who purchase or receive our services for personal, family or household purposes. We hope this notice answers any questions you may have about our policies and procedures concerning the personal information about you that we acquire maintain and disclose in connection with our relationship to you.

In order for us to provide our services to you effectively, it is necessary for us to acquire, maintain, and in some instances, disclose “nonpublic personal information” about you to affiliated and non-affiliated third parties. Nonpublic personal information may include your name, address, social security number, date of birth, wage information, driving record, policy coverages, medical information and credit history, names of your lenders and other persons or organizations you choose to protect under your insurance policy. It may also include transaction information such as your premium payment or claims history. We understand and respect the fact that you may wish to keep your personal information confidential. We are committed to providing you the best service while earning your trust and protecting the privacy of your information.

Whether you are an active customer of Bolton Insurance or not at the time of receiving this notice, the non-public personal information that we have acquired in the past will be afforded the same privacy as that of our current customers.

How We Protect Your Personal Information

We restrict access to your personal information while it is under our control to those employees who need it in the performance of their duties to provide the insurance products and services you have requested. We have established and continually maintain electronic and procedural safeguards to help us protect you from unauthorized access to confidential information about you, including through the internet. Our employees are educated on the importance of maintaining the standards we have in place. Employees who violate these privacy principles will be subject to disciplinary measures.

The personal information we acquire about you comes from the following sources:

- You and others who we reasonably believe are authorized to provide such information on your behalf;
- Consumer reporting agencies and insurance support organizations;
- Insurance carriers or managing general agencies we are contracted to represent as an agent or broker;

Purposes and use of information:

- To aid us in identifying and communicating with you personally (i.e. name, date of birth, e-mail address, phone number)
- To provide you (or persons we reasonably believe to be acting on your behalf within their authority to do so), with accurate insurance quotes, illustrations or proposals from one or more insurance companies or managing general agencies with whom we are contracted to transact business under either a direct agent or brokerage relationship.
- To perform necessary business management transactions incidental to any current or past insurance contract in which Bolton Insurance is or was at one time an agent or broker of record.
- To comply with contractual agreements to retain and maintain records for the insurance companies or managing general agencies with whom we are contracted to transact business under an agency agreement.

Information We Disclose To Third Parties:

This type of information may be shared as permitted by law with affiliates of Bolton Insurance and certain non-affiliated third parties. Disclosures that are permitted by law include, but are not limited to, disclosures that are necessary to provide our service to you in the normal course our business, investigate and resolve claims, comply with state and federal regulatory requests or demands to process transactions that you requested.

Electronic Communication Disclaimer:

E-mail is not a generally secure medium for sending and receiving information. E-mail messages and attachments thereto transmitted over the open internet may be intercepted, viewed, altered, and copied by other internet users. Anyone who communicates with us by E-mail is taken to accept these risks. You should exercise discretion with respect to using the internet to communicate personal or financial information. The best way to deliver a document containing information you wish to protect is always in person. If you intend to send us information electronically, we encourage you to deliver confidential and personal information to us by utilizing our facsimile device at 865.694.9385 or if by E-mail, you should protect your document with encryption that meets or exceeds Federal standards of safety.

To whom we make such disclosure depends on the product or service provided or requested but may include:

<ul style="list-style-type: none">• Insurance Companies and Managing General Insurance Agencies we are contracted to represent and their affiliated and nonaffiliated service support providers;• Persons or Organizations you have included as an Additional Insured or Certificate Holder under your policy;• Medical Providers or Paramedic Examiners;• Government Agencies as part of an examination of our procedures;• Network Support technicians contracted to maintain our information technology;	<ul style="list-style-type: none">• Persons or Organizations you have given authorization to receive verification of your insurance coverage information such as Car Dealers, Lenders, Banks, Finance Companies, Title Closing Companies, and others;• Anyone who is authorized to be provided information by a Court of law such as a requirement in connection with a legal proceeding;• A potential or actual successor of Bolton Insurance such as in connection with a sale, transfer or merger in part or in whole of our business or agency customer accounts to a future successor of interest.
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Notification Of Your Option To “Opt Out” Of Information Sharing

In an effort to deliver the best service and value in protection on an ongoing basis both efficiently and effectively, we may from time to time pursue insurance product and rate comparative analysis on your behalf with other insurance companies or insurance intermediaries accessible by us in an effort to determine whether it is in your best interest to switch your insurance to a different insurance company or intermediary.

If you prefer that we limit the disclosure of your nonpublic personal information (other than disclosures permitted by law) to only the insurance carriers or insurance intermediaries you now do business with through our agency you can “opt out”. If you “Opt out” we will not actively pursue rate quote and benefit offer comparisons with additional insurance companies or insurance intermediaries represented through our agency in which you are not currently insured with, unless you give us specific authorization to do so by exception.

If you prefer to "opt out" you may:

- call us toll-free at (1-800-498-1579) to obtain instructions personally;
- send a request from our Web site at (www.boltoninsurance.com);
- mail your comments to our address at: Bolton Insurance 200 Fox Road, Knoxville TN 37922;
- fax a request to our fax number at (865-694-9385);

Please allow up to 1 to 3 weeks for this request to be fully effective. Your election will remain in force until revoked in writing. On a joint account or policy with Bolton Insurance, we will treat an opt-out from a joint consumer as applying to all of the associated joint consumers. If you have already provided us an “opt out” notification we will continue to honor that request. You do not need to take any additional action.

Notice of Changes

From time to time, we may change our Privacy Notice and post those changes to our website located at www.boltoninsurance.com. The effective date of this Privacy Notice, as indicated below, indicates the last time this Notice was revised or materially changed. You can determine whether there have been changes since the last time you reviewed the policy by referring to the effective date below. We will notify you of changes to this Privacy Notice by posting the revised Privacy Notice to our website. Changes to this Privacy Notice are effective 30 days after the date in which the Privacy Notice is posted to our website.

Questions and Dispute Resolution

If you have any concerns regarding our privacy policies or this Privacy Notice, we encourage you to contact the agency principal, Farron Bolton at 865-690-5000.

No Insurance Provided By This Notice

If your insurance policy has been cancelled or non-renewed, this privacy notice does not reinstate that policy. This notice should not be accepted by anyone as evidence that insurance coverage is in force.

Bolton Insurance .