



HMS PRIVACY POLICY NOTICE

HMS INSURANCE ASSOCIATES, INC.

HMS Privacy Policy Notice November 1, 2021

Purpose of this Notice

HMS Insurance Associates, Inc. is strongly committed to maintaining the privacy of your personal information; protecting your privacy is very important to us. Our policies and procedures comply with all federal and state privacy laws and regulations, such as HIPPA (Health Insurance Portability and Accountability Act), Gramm-Leach-Bliley, and the Fair Credit Reporting Act. We want you to understand what information we collect and how we use it. We collect and use *nonpublic personal information* in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with the Privacy Policies and practices of HMS Insurance Associates, Inc. (HMS).

Our Privacy Policies and Practices

1. Information we collect:

We collect *nonpublic personal information* about you from the following sources:

- Information we receive from you on applications or other forms
- Information from consumer reporting agencies
- Information about your transactions with us, the companies we represent, or our affiliates
- Information from other sources, such as employers or government agencies
- Information from visits to our website

The type of information we collect is related to the insurance you request from us and may include your name, address, social security number, driver's license number, ownership of property, marital status, health information, and other information required to obtain insurance coverages for you.

2. Information we may disclose to third parties:

We may disclose all the information we collect, as described above, about our customers or former customers, to insurance companies that perform marketing services on our behalf in the servicing of your account with HMS.

3. Nonaffiliated third parties to whom disclosures may be made:

We do not disclose *nonpublic personal information* about you to nonaffiliated third parties.

4. Our practices regarding information confidentiality and security:

We restrict access to *nonpublic personal information* about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect *nonpublic personal information*.

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5. Our policy regarding 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.

6. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, HMS and its affiliates reserve 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 HMS' successor in interest with regard to the maintenance and protection of the information collected and
- (3) Agrees to the obligations of this privacy statement.

7. We are required by law to submit this Privacy Policy Notice. Be assured our policy with regard to information we receive about you is unchanged. We will not share any such information except in the servicing of your insurance/benefits program at HMS. Please feel free to call the office with any questions.

**HMS Insurance Associates, Inc.
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