

PRIVACY NOTICE

OUR PRIVACY PROMISE

- We do not sell information about you
- We do not share your information with anyone else for marketing purposes
- We only use your personal information to help transact the business you have with us

PRIVACY NOTICE TO OUR CUSTOMERS

As our customer, you trust us to help you achieve financial success and security. You are receiving this notice because you have a right to understand how we protect the privacy and security of the personal information that you share with us when we transact your business. We believe that your knowledge of our privacy principles and practices will confirm the trust you have placed in us.

WHAT PERSONAL INFORMATION DO WE COLLECT?

The type of information that we collect depends on the type of product or service being provided. The types of information that we may collect include:

- Information that you provide us on an application or other form (for example, name, address, social security number, or income);
- Information that we receive from other sources such as credit reporting agencies, information to verify employment or income;
- Information about your transactions and history with us;
- And medical or health information that you authorize us to receive from doctors or other health care service providers.

Most of the personal information that we collect is obtained directly from you. We only collect personal information necessary to service and administer your business with us.

WHAT MEDICAL AND HEALTH INFORMATION DO WE COLLECT?

We may receive medical or health information on an application for insurance or when we process a claim, as authorized by you in writing. We do not share that medical or health information among our family of companies, or with unrelated companies, except as necessary to process your transactions. These transactions are necessary to provide services that you have requested related to your insurance coverage or payment.

HOW DO WE USE AND DISCLOSE YOUR INFORMATION?

The primary use of your information is to verify your identity in the course of transactions that we perform at your request. In addition, we use your information to underwrite policies or contracts, process claims, and service your accounts with us.

Information may be disclosed to other entities that provide business services to us related to our transactions with you, such as administrative, claims or audit services. Examples are your insurance company, re-insurance company. Before we disclose your information, these entities must agree to maintain the privacy of your information.

We may also share information within our corporate family to service your business transactions. For example, our operational units provide administrative services, policy document preparation and delivery, and claims processing.

If necessary, we disclose information when required by law. An example would be reports to a regulatory or law enforcement agency to report or prevent fraud.

HOW DO WE PROTECT THE SECURITY OF YOUR INFORMATION?

We have established policies to maintain physical, electronic, and procedural safeguards to ensure the confidentiality of your personal information. Access to personal information is available only to those individuals who need to know that information in order to service your business transaction.

Should your business relationship with us end, we will continue to follow the privacy policies described in this notice to the extent that we retain information about you. If we no longer need to retain that information, we will dispose of it in a secure manner.

DO YOU NEED TO DO ANYTHING?

It is not necessary for you to take any action, because we do not share your information except to service the business you have requested from us. You do not need to "opt-out" or "opt-in" as you may have done with other institutions.

In the event that you have questions regarding R.V. Johnson Agency, Inc.'s Privacy Notice please call us at (772) 287-3366. Please have a copy of your policy or contract available when you call so we may provide you with the best service.