

# Cronk Insurance Inc. – Privacy Policy and Communication Consent Form

## **I. Introduction:**

As a current customer of Cronk Insurance Inc, we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

Cronk Insurance is a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is Cronk Insurance's privacy policy regarding the customer information we collect. Contained in this privacy policy you will find (1) an explanation of the types of information Cronk Insurance Inc collects from our clients and the means used to collect such information, (2) an explanation of how Cronk Insurance shares the information collected from our clients, and (3) an explanation of how Cronk Insurance protects client information.

## **II. Information we collect and the means used to collect:**

Cronk Insurance collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. Cronk Insurance collects this necessary information from the following sources:

- Information we receive from you on applications or other forms, this information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.

To collect customer information from the above-stated sources, Cronk Insurance may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

## **III. How we share client information with non-affiliated third parties:**

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, Cronk Insurance may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by Cronk Insurance to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.
- Information that is necessary to protect the confidentiality or security of our client's records
- Information that is necessary to resolve client disputes or any inquiry
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for Cronk Insurance to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability

#### **IV. How we share client information with affiliated parties:**

We do not share client information with any affiliate.

#### **V. Our practices regarding information confidentiality and security:**

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include, but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We will punish any employees who impermissibly share client information.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications. Cronk Insurance appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. Cronk Insurance will continue to monitor the effectiveness of this privacy policy.

#### **VI. Our Communication methods with you and your consent to use them:**

Maintaining proper insurance coverage relies upon clear communication between our agency and you as our client. We will maintain your telephone numbers for texting and phone calls, as well as your email address for the purpose of discussing and sending you items related to your policies. We will use these lines of communication, included but not limited to, the following purposes:

- Routine policy service at your request or that of a mortgagee or financial interest
- Service for any claim you present to us or someone presents against you to us or your carrier
- Annual Renewal emails to make sure your policy coverages are up to date
- Reaching out to you periodically if new coverages become available, or if there are any change in terms of coverage under your policy you should know about

Your contact information is kept private and confidential and is not shared without your consent. Consent will include us receiving an email that you have been copied on by a third party when a request is made of us.

#### **VII. Recording of all phone calls between us and you**

Cronk Insurance records all incoming and outgoing phone calls for accuracy of any request you make of us and maintaining quality control in our client relationships. The calls may also be used for training purposes within our agency. At your request, you can come to our office to listen to any call but we will not email file copies of any call to you or any third party unless legally required to do so. By signing this form, you any other covered individuals under your policy(s) agree to consent to these recordings.

***This form will remain in full force and effect throughout our relationship as we service any policies you maintain with our agency.***