

**Deerbrook Agents: The attached privacy statement must be given to all customers when coverage is bound with Deerbrook Insurance Company. Please ensure that this important requirement is adhered to. Your complying with this requirement is an important piece in our overall compliance with the Gramm-Leach-Bliley federal legislation.**

## **Important Notice**

### ***Deerbrook's Privacy Policy***

At Deerbrook Insurance Company, we value you as a customer and share your concerns about privacy. To help you understand how we treat the nonpublic personal information ("customer information") that we obtain from you or other sources in the course of providing you with products and services, this notice describes our use and protection of that information.

We want you to know that Deerbrook Insurance Company respects your privacy and protects your information.

- We do not sell your customer information.
- We do not share your customer information with persons, companies, or organizations outside of Deerbrook that would use that information to contact you about their own products and services.
- We expect persons or organizations that provide services on our behalf to keep customer information confidential and to use it only to provide the services we've asked them to perform.
- Within Deerbrook, we communicate to our employees regarding the need to protect customer information, and we've established physical, electronic, and procedural safeguards to protect customer information.

Below we've provided answers to questions that might be on your mind regarding privacy. You may be wondering ...

#### **What do we do with your customer information?**

Deerbrook does not sell your customer information, or medical information, to anyone. Nor do we share it with companies or organizations outside of Deerbrook that would use that information to contact you about their own products and services. If that practice were ever to change, we would, of course, offer you the ability to opt out of this type of information sharing, and we would offer you the opt-out with time for you to respond before the change in our practice took place.

Your agent or broker may use customer information to help you with your overall insurance program. We may also communicate with you about products, features, and options you have expressed an interest in or that we believe may be of interest to you. We may, without authorization but only as permitted or required by law, provide customer information to persons or organizations both inside and outside of Deerbrook to fulfill a transaction you have requested, service your policy, or market our products to you. These may include: our affiliated companies, companies that perform marketing services on our behalf, other financial institutions with which we have a joint marketing agreement for the sale of our own products, and your agent or broker.

#### **What kind of customer information do we have, and where did we get it?**

Much of the customer information that we have about you comes directly from you. When submitting your application or request for insurance or other products we offer, or requesting an insurance quote, you give us information such as your name, address, and Social Security number. We keep information about your transactions with our affiliates, others or us—for example, the types of products and services you purchase from us, premiums, account balances, and payment history.

We also may collect information from outside sources, including consumer reporting agencies and health care providers. This information may include loss information reports, motor vehicle reports, credit reports, and medical information.

#### **How do we protect your customer information?**

When we share customer information with companies working on Deerbrook's behalf, we expect those companies to use that information only to provide the service we have asked them to perform. Within Deerbrook, customer information is available to those individuals who may need to use it to fulfill and service the needs of Deerbrook customers. We communicate the need to protect customer information to all employees and agents, especially those individuals who have access to it. Plus, we've established physical, electronic, and procedural safeguards to protect customer information.

Finally, should your relationship with Deerbrook end, your customer information will remain protected in accordance with our privacy practices as outlined in this Important Notice.

**If you are an Internet user ...**

When accessing deerbrook.com, please be sure to read the Privacy Statement that appears there. In addition to the information contained in this Important Notice, the deerbrook.com Privacy Statement provides important information relating to your use of the website. The website notice also contains important information you should consider regarding the degree of security of information transmitted over the Internet.

**How can you find out what information we have about you?**

You may request to either see, or obtain from us by mail, the customer information about you in our records. If you believe that information is incomplete or inaccurate, you may request that we make any necessary corrections, additions or deletions to the disputed customer information. To fulfill your request, we may make arrangements with an insurance support organization or a consumer reporting agency to copy and disclose customer information to you on our behalf. You may also request a more complete description of the entities to which we disclose customer information, or the circumstances that might warrant such disclosures. Please send any of the requests listed above in writing to: Deerbrook Insurance Company, Customer Privacy Inquiries, P.O. Box 650052, Dallas TX 75265-0052

We hope you have found this Important Notice helpful. If you have any questions or would like more information, please don't hesitate to contact your Deerbrook agent.