

**GIBBONS INSURANCE AGENCY
BOOTHWYN, PA. 19061**

PRIVACY NOTICE

As a current customer of Gibbons Insurance Agency, 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. Gibbons Insurance Agency 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 Gibbons Insurance Agency's privacy policy regarding the customer information we collect. Contained in this privacy notice you will find (1) an explanation of the types of information Gibbons Insurance Agency collects from our clients and the means to collect such information, (2) an explanation of how Gibbons Insurance Agency shares the information collected from our clients, and (3) an explanation of how Gibbons Insurance Agency protects client information.

COLLECTION OF INFORMATION

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

- * Information we receive from you on applications or other insurance related forms, this information may include, but not limited to, your name, address and date of birth.
- * Information about our clients' transaction 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.

HOW WE SHARE CLIENT INFORMATION

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, Gibbons Insurance Agency 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 provided by Gibbons Insurance Agency 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 inquiries.
- * Information that is required by individuals or entities who are assessing our legal compliance.
- * Information that is required for Gibbons Insurance Agency 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.

WE DO NOT SHARE CLIENT INFORMATION WITH ANY AFFILIATE

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.

Gibbons Insurance Agency appreciates your business and in order to continue to build 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. Gibbons Insurance Agency will continue to monitor the effectiveness of this privacy policy.