

## **Our Privacy Pledge**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution from sharing nonpublic personal information about you with a third party, unless the institution provides you with notice of its privacy policies and practices. At Leschensky Insurance Agency we agree with this law and believe that information personal to you should be respected and protected. For this reason, we are committed to protecting your personal information and using it only as appropriate to provide you with the best possible service, products, and opportunities. This privacy policy, which describes our information practices and policies in detail, applies to our relationship with you if you are an individual who inquires about and/or obtains products or services from us for commercial or personal purposes.

The GLBA further requires that we inform you that you have the right to prevent us from sharing personal information about you with a third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing this information is called your right to “opt out” of such information sharing.

## **Information We Collect**

We may collect information about you for underwriting purposes and from a variety of sources. A great deal of the information we collect, such as your name, address, social security number, assets and income comes from you during the application process. We may also collect personal information about you from third parties such as governmental entities, medical sources and consumer reporting agencies. The information we collect may include such things as your credit history, motor vehicle reports, inspections on your property and other information concerning your previous insurance policies, including your claim history. In addition, we may collect information about you to properly investigate and resolve any claims.

## **Information We Disclose To Third Parties**

We share personal information about you with third parties (that is, people and companies that are not affiliated with us) only as necessary to provide you with our products and services and as otherwise permitted by law. For example, we may disclose information as necessary to underwrite, rate or otherwise service your insurance policies or to investigate and pay claims.

We disclose this information to insurance companies, insurance adjusting and auditing companies, and lending institutions; and to process other transactions that you request. We may disclose limited information about you to companies that perform marketing services on our behalf.

## **Information Security**

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

## **Dispute Resolutions**

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.

## **Reservation To Disclose Information In Unforeseen Circumstances**

In connection with the potential sale or transfer of its interests, Leschensky Insurance Agency reserves the right to sell or transfer your information to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be a Leschensky Insurance Agency successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement

## **Ongoing Access To Privacy Policy**

If you have any questions about our privacy policy, you may contact our office at:

**Leschensky Insurance Agency  
19 Allamakee St.  
Waukon, IA 52172  
563-568-6347  
or  
1-800-310-6347**