

## Fero & Sons Insurance

### Privacy Policy

Fero & Sons Insurance values the trust and confidence of our customers and is committed to the management, use and security of nonpublic personal information gathered from potential, existing and former customers. As a valued customer, we want you to know why we collect information about you, and describe how your information is used. This notice explains our practices and policies for handling your personal information and describes our commitment to protecting the information you provide to us.

Fero & Sons Insurance will provide customers with a copy of this privacy policy at their request. As our products and services continue to evolve, it may be necessary to review and revise our privacy policies, in which case you are invited to request additional copies of the privacy notice from time to time.

#### *Customer Information:*

We only gather and maintain nonpublic information that is necessary for us to provide the products and services requested by you and to administer your business with us. Most of the information we collect is obtained directly from you from applications, questionnaires or other forms you may provide to us or to our affiliates. This information may include identifying information, such as your name, address and telephone number or other personal information, such as your health and employment history, your income, assets or employment status, and possibly information about other members of your household. In addition, we may collect information regarding your accounts with us, such as information about your insurance coverage, balances, premiums and prior transactions.

Should we need to verify or obtain additional information about you during the normal course of business, we may contact outside sources such as consumer reporting agencies, medical providers, insurance support agencies, brokers, agents, and government reporting agencies. Information collected from these third parties may include your credit, claims and payment history or other information we may deem necessary to underwrite, effect, manage, service or administer your policies with us.

#### *How Your Information Is Used:*

In order to maintain the high quality of products and services we provide, it is often necessary to disclose some or all of the customer information described above to nonaffiliated third parties as permitted by law. For example, we may disclose your information to third parties for processing and servicing our products or services, administering and auditing our business, and preventing insurance fraud. Recipients of such disclosures may include reinsurers, agents, administrators, consultants, insurance support agencies, regulatory and government authorities, consumer reporting agencies and service providers.

Periodically, we may use your customer information to market or underwrite another product or service offered by us or by our affiliates. We may also disclose customer information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. In addition, we may disclose your information in order to offer you new products and services of other companies that may be of interest to you. Recipients of this type of information may include our agents or other nonaffiliated companies, such as banks, brokerage and securities firms, or insurance companies. Under no circumstances will we disclose your health information for marketing purposes.

Fero & Sons Insurance will maintain the same standards of privacy after our customer relationship has ended, and will only disclose information about former customers as described in this privacy policy, or as otherwise permitted by law.

*Protecting Your Information:*

Fero & Sons Insurance dedicates significant resources to protect the security of your information. We use physical, electronic and procedural safeguards to maintain the integrity of your information and guard against its unauthorized use. We restrict access to your information to employees and third parties authorized by us. All employees who handle information are required to follow our privacy procedures to ensure that your information is handled properly and used only for authorized purposes.

*Access to and Correction of Your Information:*

You may write to us if you have any questions about the information that we may have in our records about you. If you wish, you may review this information in person or receive a copy at a reasonable charge. You can notify us in writing if you believe any information should be corrected, amended or deleted, and we will review your request. We will either make the requested change or explain why we did not do so. If we do not make the requested change, you may submit a short written statement identifying the disputed information, which will be included in all future disclosures of your information.

*Limitation on Disclosure of Information:*

We recognize that some customers appreciate receiving information from nonaffiliated companies about products and services that may interest them and some do not. For you to receive this information, it is necessary that we provide these companies with information about you. If you prefer that we not disclose your information to nonaffiliated third parties, you may opt out of these disclosures. This means that you may direct us not to make any disclosures of your information except as necessary to service your products with us, or as otherwise permitted or required by law.

At Fero & Sons Insurance we strive for complete customer satisfaction, which includes respecting your right to privacy. If you wish to instruct us to refrain from disclosing your customer information to nonaffiliated companies described in our privacy policy, please mail your request to us at the following address:

Fero & Sons Insurance  
20497 E. Pennsylvania Ave.  
Dunnellon, FL 34432

Please include your name, address, telephone number, and Policy number(s). If you have purchased more than one policy from Fero & Sons Insurance, you do not need to send us a separate opt out request for each policy; however, please indicate the policy numbers on your request if more than one policy is involved.