

EMERY & WEBB, INC. PRIVACY STATEMENT

PURPOSE OF THIS NOTICE:

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of New York, generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of Emery & Webb, Inc.

OUR PRIVACY POLICIES AND PRACTICES:

1. Information we collect

A. Categories of information collected and sources from which we collect it

We collect nonpublic personal information about you from the following sources:

- a. Information we receive from you on applications or other forms.
- b. Information about your transactions with our affiliates, others, or us.
- c. Consumer reporting agencies, such as credit relationships and credit history
- d. Other individuals, businesses and agencies, such as medical and demographic information; and
- e. Visitors to our websites, such as information from on-line forms and site visitorship data.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

B. Persons from whom information is collected

We may collect nonpublic personal information from individuals other than those proposed for coverage such as the Registry of Motor Vehicles or a previous insurance carrier.

2. Information we may disclose to third parties

We may disclose the following information to insurance companies:

- A. Information we receive from you on applications or other forms.
- B. Information about your transactions with our affiliates, others, or us such as your policy coverage.

3. Our practices regarding information confidentiality and security

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

WEB SITE:

Personal Information

At Emery & Webb, we intend to give you as much control as possible over your personal information. In general, you can visit our web site without telling us who you are or revealing any

information about yourself.

If you choose to give us personal information via the Internet that we may need to correspond with you, or to provide you with information about our services, for example, it is our intent to let you know how we will use such information. If you tell us that you do not wish to have this information used as a basis for further contact with you, we will respect your wishes.

Business Relationships

The Emery & Webb site contains links to other web sites. We are not responsible for the privacy practices or the content of such web sites

Cookies

Our overall policy is to use our best efforts to respect the privacy of all of our on-line guests. Our web server recognizes and records certain non-personal information about visitors; specifically, this information consists only of the type of browser used (e.g., Netscape Navigator, Internet Explorer), the type of operating system (e.g., Windows 95, Windows 98, Macintosh) and the domain name of the visitor's Internet service provider (e.g., America On Line, Compuserve). This information is used only for internal review purposes such as tracking the total number of visitors to our site on an aggregate, non-personally identifiable information basis. We do not access any personally identifiable facts in this process. We do not collect personal information from visitors to our site unless it is provided to us voluntarily and knowingly.

If you have any questions or comments about our privacy practices, you can contact us at:

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