

Callahan Insurance Agency, Inc
Privacy Policy Notice
Purpose of this Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of Georgia, generally prohibit us from sharing personal and privileged 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 **Callahan Insurance Agency, 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;

Information we receive from you on applications or other forms;

Information about your transactions with us or others;

Information we receive from a consumer reporting agency;

Information we receive from medical records or medical professionals;

Information we receive from personal interviews with neighbors, friends, associates or other acquaintances;

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 personal or privileged information from entities other than the applicant for an insurance coverage or other product or service, including, but limited to reports prepared by insurance support organizations. Such reports may be retained by those organizations and disclosed to other persons.

2. Information we may disclose to third parties:

In the course of our general business practices, we may disclose the information described above that we collect about you or others without your permission to the following types of institutions for the reasons described:

To a third party if the disclosure will enable that party to perform a business, professional, or insurance function for us or if the disclosure will enable that party to help determine your eligibility for an insurance benefit or payment or to detect or prevent criminal activity, fraud, or material misrepresentation or non-disclosure in connection with an insurance transaction;

To an insurance institution, agent, insurance support organization, or self-insurer in order to detect or prevent criminal activity, fraud, or material misrepresentation or non-disclosure in connection with an insurance transaction;

To an insurance institution, agent, insurance support organization, or self-insurer for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To a medical care institution or medical professional in order to verify coverage or benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment;

To an insurance regulatory authority for any purpose permitted by law;

To a law enforcement or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services;

In addition to those circumstances listed above, **and unless you tell us not to**, we may disclose certain information about you to third parties whose only use of the information will be for purposes of marketing any type of product or service. Under no circumstances will we disclose for marketing purposes any medical information, information relating to claim for benefits, or a civil or criminal proceeding, involving you; or personal information relating to your character, personal habits, mode of living, or general reputation.

3. Your right to access and amend your personal information:

You have the right to request access to the personal information that we have recorded about you. Your right includes the right to know the Source of the information and the identity of the persons, institutions, or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments, or deletions of any such information in our possession. The procedures that you must follow to request access to or a correction, amendment, or deletion of your information are as follows:

To obtain access to your recorded personal information: You should submit a request in writing to **Rowland P. Bolton, Jr., President , P. O. Drawer 1006 , Bainbridge, GA 39818**. The request should include your name, address, social security number, telephone number, and a description of the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to make arrangements to provide you with access in person or the copies that you have requested, as the case may be.

To correct, amend , or delete any of your recorded personal information: You should submit a request in writing to **Rowland P. Bolton, Jr., President, P. O. Drawer 1006, Bainbridge, GA 39818**. The request should include your name, address, social security number, telephone number, a description of the specific information in dispute, the identity of the document or other record that contains the disputed information, and what you want done to that information, Upon receipt of your request, we will contact you within 30 business days to notify

you either that we have made the requested correction, amendment, or deletion, or that we refuse to do so and the reason for the refusal which you will have an opportunity to challenge.

4. 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 the applicable law and regulations to guard your nonpublic personal information.
5. Our policy regarding dispute resolution:
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 judgement upon the award rendered by the arbitrator (s) may be entered in any court having jurisdiction thereof.
6. Right to disclose information in connection with sale or other transfer of business:
In connection with the potential or actual sale or other transfer of its stock or assets, Callahan Insurance Agency, Inc. and its affiliates, if any, has the right to disclose and then sell or otherwise transfer your personal and privileged information (including, but not limited to, your address, name, age, sex, zip code, state and county of residence and other information that you have provided through other communications) to a third party that (1) agrees to be Callahan Insurance Agency's successor in interest with regard to the maintenance and protection of such information and (2) agrees not to disclose such information except as permitted by the applicable law.

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