

# **BOLLINGER, INC.**

## **PRIVACY POLICY**

Protecting you and your family from loss is important to Bollinger. Just as important to us is protecting your privacy and the personal information we use to provide you with superior products and service.

The policy of Bollinger and its subsidiaries is to maintain appropriate confidentiality with regard to all personal information obtained in the course of doing business with you. Our pledge to protect your privacy is reflected in this Privacy Policy which outlines our procedures for collecting, using and safeguarding your personal information and information about your relationship with us.

### **Personal Information Bollinger Collects**

Bollinger only collects personal information about you when it is necessary to conduct the business of insurance. We limit the collection of personal information to what we reasonably believe is needed to administer your account. As a result, we collect personal information from the following sources:

- Personal information you share with us directly, such as the information on your insurance application, requested policy change information or other forms you may complete;
- Personal information you provide or which is obtained through the process of handling a claim, including medical information, such as from an accident or doctor report;
- Personal information about you from your transactions with us such as the type of coverage you purchase;
- Personal information about you from a consumer reporting agency, such as a Motor Vehicle Report.

If you visit or use any of the Bollinger websites, we may use “cookies” (small text files transferred from our website to your hard drive) to recognize repeat users, track usage and facilitate your access to and use of the site. We do not use “cookies” to gather personal information, and we do not link “cookies” to identifiable information, they are only used to enable you to use our websites more easily.

### **Personal Information Bollinger Discloses**

Bollinger is permitted by law to disclose your personal information in the situations described below without your permission.

- To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us. This includes to a consumer reporting agency for the purpose of obtaining a credit report or a Motor Vehicle Report in order to determine eligibility for coverage or to process your requested transaction;
- To an insurance company in order to detect or prevent criminal activity, fraud, or misrepresentation in connection with an insurance transaction;
- To an insurance company for the purpose of performing a function in connection with an insurance transaction involving you;
- To insurance companies for the purpose of seeking multiple quotes for your insurance needs; and
- To an insurance regulatory authority, law enforcement, or other governmental authority as required by law, or in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities.

### **Protected Health Information Bollinger Discloses**

Bollinger is permitted by law to disclose your Protected Health Information in the situations described below without your permission.

- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected;
- To a medical care institution or medical professional in order to verify coverage, benefits, or treatment in order to process a claim;

