

abel insurance

Privacy Policy Notice As of July 1, 2016

At **abel insurance**, maintaining customers' trust and confidence is a high priority. That is why we protect your privacy when we collect and use information about you, and to inform you of the measures we take to safeguard that information.

We want you to know that your privacy concerns are important to us: and in accordance with law we are supplying you with the privacy statement. Chapter INS 25 of the Wisconsin Administrative Code generally prohibits any licensees of the Office of the Commissioner of Insurance, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Wisconsin Administrative Code, we are providing you with this document, which notifies you of the privacy policies and practices of the **abel insurance**.

Information Security

Only those persons who need it to perform their job responsibilities are authorized to have access to your information. In addition, we maintain physical, electronic, and procedural security measures that comply with federal regulations and state regulations to safeguard your information.

OUR PRIVACY POLICIES AND PRACTICES

Information we collect. 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, our affiliates or others.
- Information we receive from a consumer reporting agency.

Information we may disclose to third parties:

- We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may disclose all of the information we collect, as described above, about our customers or former customers, to companies that perform marketing services in our behalf or to other financial institutions with whom we have joint marketing agreements.

Non-affiliated third parties to whom disclosures may be made:

- We disclose nonpublic personal information about you only to non-affiliated third parties as permitted by law (e.g., to insurance carriers for underwriting purposes).

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.

Reservation of the right to disclose information in unforeseen circumstances:

- In connection with the potential sale or transfer of its interests, **abel insurance** reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrated its business in a similar practice or service; (2) agrees to be **abel insurance** successor in interests with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

Amendment to Privacy Notice and Privacy Policy:

- We reserve the right to amend, modify or change at any time and for any reason, our privacy policies and this Privacy Notice. In any such event, we will provide an amended Privacy Notice to you.