

Privacy Statement

We value each and every client relationship. You have entrusted us with certain information, and you can expect that information to be handled with the utmost confidentiality. Below is a copy of our Privacy Policy. This policy is in place to ensure the safekeeping of any information you have provided to us. This does not reflect a change in the way we do business or handle your information.

We collect nonpublic personal information about you in order to obtain the best and most cost effective insurance products. This information originates 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 receive from a medical information bureau

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We may disclose nonpublic personal information about you, such as we have described above, to our affiliates and non-affiliated service providers when necessary to carry out our normal business activities. These activities may include evaluating requests for insurance products, evaluating claims, marketing services, administering of policies, and processing transactions at your request, other insurance agencies or companies that perform services for us in connection with carrying out an insurance transaction involving you or your policy, other types of financial institutions such as premium finance companies, reservation of the right to disclose information in unforeseen circumstances i.e., in connection with the potential sale or transfer, government agencies to whom you are required to show proof of insurance and financial institutions to show proof of insurance to secure a loan or lease. If you prefer that we do not disclose nonpublic personal information about you to non-affiliated third parties, please notify us in writing within 30 days.

Note - right to access and amend your personal information: You have the right to request access to the personal information that we record 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 two (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 information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows: To obtain access to your information: You should submit a

request in writing to Lavin Insurance Group. The request should include your name, address, social security number, telephone number, and 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 arrange providing you with access in person or the copies that you have requested. To correct, amend, or delete any of your information: You should submit a request in writing Lavin Insurance Group. The request should include your name, address, social security number, telephone number, the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have an opportunity to challenge.

Our Security Procedures

We maintain physical, electronic, and procedural safeguards that comply with federal guidelines to safeguard consumer information. Our employees are bound by our Codes of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

We will not use or share personally identifiable medical information for any purpose other than the underwriting or administration of your insurance account, policy, or claim, unless otherwise required or permitted by law.

We will continue to maintain our dedication to protecting your privacy. Should you have questions concerning our Notice, you may call 502-228-1600 between the hours of 8:30a.m. and 4:30 p.m., Eastern Time, Monday through Friday

Web and Email

Our website is kept as accurate and as up to date as possible. If there is a question about content, accuracy, or unavailability of information, please contact us by phone as Lavin Insurance Group cannot be held liable for errors on the website. Standard email should be considered non-private as it can be viewed by third parties. Sensitive personal information should be relayed by phone, fax, or postal mail. At this time we do not collect browser information about visitors to the website for purposes of marketing, sales, or any other reason. We forward an email address only as is necessary to conduct normal business. We do not sell or market email address lists.

Children's Information

We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen. Your child's online privacy is protected by the Children's Online Privacy Protection Act (COPPA). Learn more about COPPA by visiting the [Federal Trade Commission's website](#).

Links to Third Party Websites

Lavin Insurance Group may provide you with access to information, products, or services

offered on third party websites through use of hyperlinks that move you from our website to a third party website. We are not responsible for the information practices of sites linked to or from our website. If you choose to access third party websites through links on our pages, we encourage you to read the privacy and security policies on those sites before you provide personal information.

Methods Identity Thieves use to acquire key pieces of personal information

- Theft of your wallet, purse, or checkbook.
- Removing mail from your mailbox, either incoming or outgoing.
- Going through your trash.
- Phishing - Obtaining information by email scams or fraudulent websites.
- Hacking - Illegally gaining access to computer systems containing personal or financial data.
- Pretext Calling - Using false pretenses to obtain information via telephone

How to protect yourself from Identity Theft

Some of the things you can do to safeguard your finances and good name are:

- Don't give out financial information or your Social Security number over the telephone unless you initiated the call and you know with whom you are dealing.
- If you receive any telephone inquiries, such as those asking you to confirm or verify Lavin Insurance Group account information or verify a statement, contact one of our customer service representatives to confirm that the call is legitimate.

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