

FACTS**WHAT DOES Howard Hanna Insurance Services DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Date of Birth and Payment History ■ Credit Score and Claim History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Howard Hanna Ins. Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Howard Hanna Ins. Serv. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	Not Applicable
For joint marketing with other financial companies	No	Not Applicable
For our affiliates' everyday business purposes— information about your transactions and experiences	No	Not Applicable
For our affiliates' everyday business purposes— information about your creditworthiness	No	Not Applicable
For nonaffiliates to market to you	No	Not Applicable

Questions?	Call 800-646-5355 or go to howardhanna.com/insurance
-------------------	---



**HOWARD
HANNA**
INSURANCE SERVICES

Who we are

Who is providing this notice?

Howard Hanna Insurance Services

What we do

How does Howard Hanna Ins. Services protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Howard Hanna Ins. Services collect my personal information?

We collect your personal information, for example, when you

- Apply for Policy or Make Payments
- Provide Income or Employment Information
- Provide Personal or Asset Information

We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Howard Hanna Insurance Services does not share personal information with affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Howard Hanna Ins. Services provides personal information to non-affiliates for everyday business purposes and reserves the right to disclose to other non-affiliate third parties in the future.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Howard Hanna Insurance Services does not engage in joint marketing.*

Other important information

When state law is more protective of the customer than federal privacy laws, we will protect your information in accordance with the state law. In compliance with both GLBA, and applicable state regulations, we are providing you with this document, which notifies you of the privacy policies and practices of Howard Hanna Insurance Services.