



Privacy Policy Notice

Pine Country Insurance Agency of Bemidji, Inc.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, 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 GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Pine Country Insurance Agency of Bemidji, Inc. (Pine Country). From time to time, it may become necessary to review and revise our privacy policies, in which case we will provide our current clients with an updated privacy notice.

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you orally or on applications or other forms.
- Information about your transactions with us, our insurance companies, affiliates or others.
- Information from other insurance records and documents which we obtain.
- Information we receive from a consumer reporting agency.
- Information related to your claim in which we are involved.

2. Information we may disclose to third parties

We disclose nonpublic personal information about you to non-affiliated third parties only as permitted by law. We do share your personal information with service providers and affiliated insurance companies, in order to properly service your insurance needs.

3. Our practices regarding information confidentiality and security

We restrict access to nonpublic personal information about you to those employees, service providers and affiliated insurance companies who need to know that information in order to service your insurance needs. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

4. 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 judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

5. Reservation of the right to disclose information in unforeseen circumstances

In connection with the potential sale or transfer of its interests, Pine Country and its affiliates 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) concentrates its business in a similar practice or service; (2) agrees to be Pine Country's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.