



# Our Privacy Policy

Pine Country Insurance Agency of Bemidji, Inc.  
507 Beltrami Ave NW; Bemidji, MN 56601  
218-444-9360; [www.pinecountryinsurance.com](http://www.pinecountryinsurance.com)

## INFORMATION WE COLLECT

As our client or prospect, we may collect your name, email address, date of birth, driver's license number, mailing and physical address, phone number, along with many other details about you and your insurance exposures. We may collect information regarding your credit, claim and driving history. We may also ask you for your social security number, bank account number or credit card number, when necessary to complete a quote or insurance transaction for you.

## WHERE WE GET YOUR INFORMATION

Much of the information we collect about you is what you provide us orally, electronically or in writing. We may also receive information from consumer data providers, our affiliated carriers and upstream agencies, other insurance agencies or carriers and potentially other sources.

## WHY WE COLLECT YOUR INFORMATION AND HOW WE USE IT

Our relationship begins when we first make contact regarding your insurance needs. From that point forward, we collect nonpublic personal information about you to perform these functions:

- To rate and underwrite insurance quotes and/or submit applications on your behalf
- To help you select coverage that fits your needs
- To service, administer and maintain your policies with us
- To communicate and engage with you
- To assist you in the event of a loss or claim

## FOR OUR WEBSITE VISITORS

When you visit our website, we may employ statistical analytics including your location, IP address, demographics, device type, pages that you have visited and other available information, to analyze and evaluate our web traffic. We will safeguard this information in accordance with the provisions stated in this policy.

## OUR INFORMATION SECURITY PRACTICES

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

## INFORMATION WE MAY DISCLOSE TO THIRD PARTIES

We do not sell your personal information or transfer it to third parties for other purposes not related to our business functions. We disclose nonpublic personal information about you to non-affiliated third parties only as permitted by law. We may share your nonpublic information with other parties whom you have authorized, including another policyholder or your mortgage company or lienholder. We may release limited relevant policy or account information to drivers listed on your policy, law enforcement, another insurance company when assisting you in filing a claim, a party paying your premium or to your representative if you are infirm or deceased. We may also disclose your information in response to a subpoena or similar investigative demand, a court order, or a request for cooperation from law enforcement or other government or regulatory agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law.

## PROTECTED HEALTH INFORMATION

There are not many situations in which we need to collect your Protected Health Information. If you have Protected Health Information that you wish to share with us, we ask that you first reach out to us so that we can evaluate whether we have a need for the information and, if so, provide you an HIPAA-compliant means of transferring it to us. In order to securely transmit, store or destroy Protected Health Information, we may disclose it for healthcare operations and payment purposes to technology service providers and document destruction services with whom we have signed a Business Associate Agreement in compliance with HIPAA. When appropriate, we may also forward it to your insurance carrier.

## 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.

## RESERVATION OF THE RIGHT TO DISCLOSE INFORMATION IN UNFORESEEN CIRCUMSTANCES

In connection with a potential sale or transfer of our interests, we reserve the right to sell or transfer your nonpublic personal information to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be our successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.