

DWYER INSURANCE

PRIVACY POLICY

When you apply for any type of insurance, you discuss information about yourself. Law regulates the collection, use and disclosure of such information. Dwyer Insurance wants you to understand how we gather information about you, how we protect it and how you can help to ensure its accuracy.

1. Personal Information Collected From or About You

We collect personal information from you, or from third parties about you, as part of the insurance application and servicing process, for example:

- Information we receive from you on applications and other forms such as your name, address, phone number, household and driver information;
- Information about your transactions with us and our service providers such as accident information or medical information related to claims;
- Information we receive from consumer reporting agencies, Motor Vehicle Departments, and inspection services; and
- Information received from insurance carriers regarding your application

2. Sharing Information Gathered

We may share information about you in the normal business of conducting insurance operations, such as providing you with an insurance quote, processing, servicing, and administering your insurance policy and your claims. We are permitted by law to share information about you when you become an insurance customer or claimant, with for example:

- A third party that performs services for us, such as claims investigation, appraisals, or the detection of fraud or misrepresentation;
- Any of our affiliated companies;
- Insurance regulatory authorities and reporting agencies;
- Your State Motor Vehicle department to obtain a report of any accidents or convictions;
- Law enforcement agencies or other governmental authorities to report suspected illegal activities;
- Persons or organizations conducting insurance actuarial research studies, subject to appropriate confidentiality agreements; and
- As otherwise permitted or required by law.

We are also permitted by law to disclose the following information to companies that perform marketing services on our behalf or with which we have joint marketing agreements, including:

- Information we receive from you on applications and or other forms, such as your name, address, social security number, insurance coverage, vehicle and driver information, and certain claims information;
- Information about your transactions with us, our affiliates or others, such as your insurance coverages, vehicle and driver information, and claim information; and
- Information we receive from third parties such as a consumer reporting agency, or your motor vehicle records and claims history.

3. Protecting Information Gathered

We restrict access to nonpublic personal information about you to those employees and agents who need to know that information to provide products or services to you. This information is kept internal except when required or permitted by law, and is not available to the general public. We maintain physical, electronic, and procedural safeguards that comply with applicable regulations to guard your nonpublic personal information.

4. How You Can Review Your Personal Information

Generally you have the right to review and receive a copy of the recorded personal information about you contained in our files with respect to a particular policy number, except for certain legal documents. You have the further right to request that we correct any of this information. To exercised these rights, you must send us a notarized request at the address set forth below stating your complete name, address, insurance policy number, daytime phone number, and a copy of your driver's license or other personal identification. If you believe any information is incorrect, we will investigate and correct it if we can substantiate the error. Even if we do not correct the information, you have the right to file with us a written statement of dispute, which we will include, in any future disclosure of information.

5. How to Contact Us

If after reading this, you have any questions about our privacy policy or information contained in our files about you, please write to us at the following address:

Dwyer Insurance Agency
38 Bellevue Avenue
Newport, RI 02840
Attn: Privacy Compliance Officer