

Insurance Service Agency, Inc.
733 W. Market St. Suite 103 Akron, OH 44303
Privacy Policy Notice (July 1, 2008)

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of Ohio, generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this state, we are providing you with this document, which notifies you of the privacy policies and practices of Insurance Service Agency, Inc. The laws of this state further require that we inform you that we may not share your personal information with a non-affiliated third party for any purpose that is not specifically authorized by law unless we obtain your affirmative permission.

OUR PRIVACY POLICIES AND PRACTICES

Information we collect:

Categories of Information Collected and Sources From Which We Collect It-- We collect nonpublic personal information about you 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 medical records or medical professionals. Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you. Persons From Whom Information is Collected-- We may collect nonpublic personal information from individuals other than those proposed for coverage. Information From Credit Reports or Investigative Consumer Reports-- If you authorize us to do so, we may obtain information about you from credit reports or other investigative consumer reports prepared by third parties at our request. If you authorize us to request such information and we do request such information, you should be aware that: You have the right to request to be interviewed in connection with the preparation of such a report. Upon request, you are entitled to receive a copy of the report. The information obtained from the report prepared by the third party may be retained by the third party and disclosed to other persons.

Information we may disclose to third parties:

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described: To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us; to an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction; to an insurance institution, agent, or credit reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you; to a medical care institution or medical professional in order to verify coverage or benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment; to an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities; to a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services; to an actuarial or research organization for the purpose of conducting actuarial or research studies.

Your 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 Insurance Service Agency, Inc. 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 to Insurance Service Agency, Inc.. 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 practices regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and organizational safeguards to protect information about you.

Our practice on return premiums:

All policies are fully earned premium policies.