

PRIVACY POLICY NOTICE

Joline Associates

Protecting your privacy is important to Joline Associates and to our employees. We want you to understand what information we collect and how we use it. This policy serves as a standard for all Joline Associates employees for collection, use, retention, and security of nonpublic personal information.

WHAT INFORMATION WE COLLECT

“Nonpublic personal information” is information about you that we obtain in connection with providing insurance services to you. You typically provide personal information when you complete an application for insurance or request an insurance quote and we obtain medical information about you from health care professionals. This information may include, but is not limited to:

- Name and address
- Social Security Number or taxpayer identification number
- Information concerning your health habits and history—for example, whether you are a smoker
- Any information we receive from you on applications and other forms
- Information we receive from third parties, such as credit bureaus (or your accountant, lawyer or other financial professional)

HOW WE HANDLE YOUR INFORMATION

We do not sell information about current or former clients or their accounts to third parties. We restrict access to your information to those employees who need that information in order to provide services to you. We maintain safeguards that comply with federal standards to guard your nonpublic personal information.

Non-Affiliated Third Parties

We may disclose your nonpublic personal information that we collect to “non-affiliated third parties” (i.e. third parties that are not part of our corporate family) that assist us in providing our services. Examples of third parties to whom we may disclose nonpublic personal information include the following:

- Insurance companies and their agents, as necessary, to obtain insurance quotes you request and to process insurance transactions you request
- Healthcare professionals providing services in order to complete the insurance transactions you have requested
- Credit bureaus

In addition to the third parties listed above, we may disclose your personal information to additional non-affiliated third parties that perform services directly for us. We will also release your private information to non-affiliated third parties if you direct us to do so or if we are compelled by law to do so.

Affiliates

As permitted by federal law, we may also share your personal information with the Joline Associates family of companies. This enables us to provide you with a wider range of services in an efficient manner.

HOW WE SAFEGUARD YOUR INFORMATION

We restrict access to information about you to those Joline Associates employees who need to know the information to provide products or services to you. We maintain safeguards that comply with federal standards to guard your nonpublic personal information.

HOW TO TELL US NOT TO SHARE YOUR INFORMATION

If you prefer that we not share your information with non-affiliated third parties, please call us at: (732) 542-9600.

WE WILL KEEP YOU INFORMED

As required by federal law, we will notify you of our privacy policy annually. We reserve the right to modify our privacy policy, but we will tell you promptly.

IF YOU CEASE TO BE OUR CUSTOMER

If you become an inactive customer, we will continue to adhere to the privacy practices described in this notice.