



Semonis Insurance Group, Inc.  
dba SBSi Semonis  
Privacy Policy Notice  
July 21, 2010

As a current customer of our agency, we would like to take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance and personal information.

SBSi Semonis, as a member of the insurance services industry, has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your insurance information.

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.

Working with you, SBSi Semonis gathers the necessary information from you and other public and insurance sources to execute the insurance market search and placement for the insurance coverage your needs/risk exposure require. 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 healthcare clearinghouses, medical records, or medical professionals.

SBSi Semonis exchanges such information only with other insurance related parties that are similarly obligated under state and federal privacy laws and have in place the appropriate procedures to keep all treatments and exchanges of your information within the requirements of these laws.

In the course of our general business practices we may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, and beneficiary information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information we receive from health insurance institutions such as claims history.

As we place your insurance with carriers, both our agency and the carriers work together (as well as individually) to retain uses for only those activities required to underwrite, issue and service your policy of insurance, as well as conduct claims activities - should that be necessary on your behalf. We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

As the scope of our agency business and your needs expand, SBSi Semonis is proud to advise you that we are formally engaged in joint marketing ventures with additional financial service providers. The entities we work with are high quality professionals in their field of expertise and enhance the scope of product and services we can offer to you. This permits us to better respond to the needs that you share with us. We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as life insurers, securities broker-dealers, and other third parties if the disclosure will enable that party to perform a business, professional or insurance function for us.
- To an insurance institution or agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.
- To an insurance institution or agency for either this agency or the entity to which 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.

All of these professional financial services operations are subject to state and federal privacy laws and are bound by their agreement with us to also comply with the insurance requirements in this area as well. Should you purchase their product or service, a copy of their privacy practices will be sent to you.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following toll-free number: 1-877-478-7519.

We care about your privacy. We know that you have other choices when it comes to insurance and financial services. That is why we at SBSi Semonis appreciate your decision to place your employee benefit needs with us. We value you and your business, and look forward to a continuing client relationship with you. SBSi Semonis wants to earn your partnership to explore your insurance and financial service needs, determine the various placement options that may respond to those needs, and over time, build the type of insurance and financial service portfolio you need to secure your family needs and assets.

Should you have any questions, please do not hesitate to contact our office toll free at 1-877-478-7519.