

Privacy Policy and Online Privacy Notice

The Silver & McDonough Company, L.L.C.

dba-GLOBALGREEN INSURANCE AGENCY®

An Independently owned franchise

PREAMBLE

The Silver & McDonough Company, L.L.C. (“Agency”, or “us”, “we” or the correlative term “our”) takes our obligation to safeguard and secure your Personal Information (as defined below) very seriously. This Privacy Policy and Online Privacy Notice (“Online Notice”) describes how we use, maintain, protect and disclose information obtained from you and/or about you that we collect. This Online Notice only applies to this Agency. This Online Notice contains the same information as our standard Privacy Notice (“Standard Privacy Notice”) which is distributed through means other than through this Website.

Your use of this Website is governed by the Terms of Use <http://www.whoisyourbroker.com/TermsOfUse.pdf> and this Online Notice.

PLEASE READ THIS ONLINE NOTICE CAREFULLY. BY USING THIS WEBSITE, YOU AGREE TO BE BOUND BY THE PROVISIONS OF THIS ONLINE NOTICE AS WELL AS THE TERMS OF USE WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE.

WHO ARE WE?

This Agency is an independently owned and operated insurance agency operating as a GlobalGreen Insurance Agency® licensee.

WHY ARE WE PROVIDING THIS ONLINE NOTICE?

Insurance agencies choose how they share your “Personal Information”. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your Personal Information. **Please read this Online Notice carefully to understand what we do.**

As used in this Online Notice, “Personal Information” means any nonpublic information related to an identified individual (e.g., you or your family), and is frequently referred to as “personally identifiable information”, “personal information”, “protected health information” or other similar names. Examples of Personal Information include, but are not limited to, your name, address, Social Security Number, driver’s license number, assets, financial accounts and information, credit card numbers and accounts, credit history, income and medical information, among others.

We are providing this Online Notice to inform you and our customers generally about how we collect, use, protect and share information about you and our other customers.

This Online Notice only applies to (i) individuals who have an ongoing relationship with this Agency who have obtained insurance products or services through our Agency (a “Customer”), whether home, auto, health, long-term care, life, disability, dental, supplemental or other insurance products or services, and (ii) individual consumers who are interested in or investigating forming a relationship with our Agency but have not yet done so or do not have an ongoing relationship with us even if such individual has obtained insurance products from us. Applicable federal and state laws require us to provide you with this Online Notice.

You may already have received from us a copy of our Standard Privacy Notice. We will provide you with a copy of our Standard Privacy Notice each year you are a Customer of our Agency.

WHY DOES OUR AGENCY COLLECT PERSONAL INFORMATION?

We collect, use and maintain information we believe is necessary to administer our business and to offer and provide you with insurance related products and services. The type of information we collect, whether Personal Information or other information, depends on the insurance product or service we provide to you. We collect such information:

- **For our everyday business purposes**— such as to process your transactions, e.g., apply for and process insurance applications, exchange information with applicable insurance carriers, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus
- **For our marketing purposes**— to offer our products and services to you
- **For joint marketing with other financial companies** (Joint marketing means a formal agreement between nonaffiliated financial companies that together market financial products or services to you)
- **For our Affiliates' everyday business purposes**— information about your transactions and experiences
- **For our Affiliates' everyday business purposes**— information about your creditworthiness
- **For our Affiliates to market to you**
- **For non-affiliates to market to you** (“Non-affiliates” means companies not related to our Agency by common ownership or control. They can be financial and nonfinancial companies)
- **For our insurance carriers to market to you**

You may limit the purposes for which we collect your Personal Information and what we can share with others. Please see “**HOW DO YOU LIMIT OUR SHARING OR DISCLOSURE OF YOUR PERSONAL INFORMATION**” below.

HOW DOES OUR AGENCY COLLECT PERSONAL INFORMATION?

We collect Personal Information in a variety of ways, including but not limited to:

- Directly from you, including through our Website www.whoisyourbroker.com or through written correspondence, telephone calls or personal interviews
- From applications for insurance we receive from you
- From transactions you may enter into with us
- From third parties about you, including but not limited to consumer reporting agencies and persons providing services in connection with transactions, such as credit reports, driving records and medical claims
- From health care providers about your past and current health condition

WHAT DOES OUR AGENCY DO WITH YOUR PERSONAL INFORMATION?

Our Agency does not disclose Personal Information to third parties, except as required or permitted by law. For example, in the course of our regular business practices, we may disclose or share your Personal Information contained in applications and other Personal Information we have collected as described above:

- To a third party to perform a business, professional or insurance function for us
- To an insurance company, agent, insurance support organization or self-insurer to detect or prevent fraud, criminal activity or misrepresentation in connection with an insurance transaction
- To an insurance carrier, agent or insurance support organization to perform a function in connection with an insurance transaction involving you, for instance, obtaining information regarding an insurance policy you may wish to procure or assisting you with respect to a claim
- To a medical care provider to verify coverage or benefits
- To an insurance regulatory authority, law enforcement or other governmental authority to prevent or prosecute fraud, or if we believe you have conducted illegal activities

We may also anonymize or de-identify your Personal Information so that it is no longer identifiable to you (“**Anonymized Data**”) and is therefore no longer Personal Information. We may use or disclose Anonymized Data in any manner we see fit.

	<p>We do not: (i) sell your Personal Information, (ii) provide your Personal Information to persons other than those necessary for the purpose of providing you with our products or services or as set forth in this Online Notice, (iii) share any of your medical information without your authorization except for the purpose of applying for insurance, administering a claim for you, or if we are permitted or required to do so under applicable laws.</p>
<p>HOW DOES OUR AGENCY PROTECT YOUR PERSONAL INFORMATION?</p>	
	<p>We maintain industry standard physical, electronic and procedural safeguards to protect your Personal Information. Please note that pursuant to a contractual arrangement with a third party, your Personal Information is stored and maintained in a secure storage facility (“Facility”) to which we have access. That Facility, together with other organizations, has obligations to store, maintain and protect your Personal Information in a manner consistent with applicable laws and prevailing industry standards.</p>
<p>ACCESS TO AND CORRECTION OF PERSONAL INFORMATION</p>	
	<p>If you are a resident of Arizona, California, Connecticut, Georgia, Illinois, Maine, Minnesota, Montana, New Jersey, North Carolina, Oregon or Virginia (or such other states that may pass similar laws from time to time,) you have the right to access and You can request to review certain Personal Information that we have collected from time to time from or about you and that is in our records. To do so, simply contact us at www.agency@ggiausa.com. If you would like to correct any such information that you provided to us, we will make the appropriate adjustment in your records. If you wish to correct information provided to us by a third party, we will provide you with such third party’s contact information. Please note that we may not be able to provide information relating to investigations, claims, litigation and other matters.</p> <p>Upon the request of residents from other states, we will take reasonable steps to verify the accuracy of your Personal Information in our records.</p>
<p>HOW DO YOU LIMIT OUR SHARING OR DISCLOSURE OF YOUR PERSONAL INFORMATION?</p>	
	<p>To limit or restrict our ability to share your Personal Information:</p> <ul style="list-style-type: none"> • Call (636) 733-0030—our menu will prompt you through your choice(s) • Visit us online at: www.whoisyourbroker.com or • Mail us the form below <p>Please note: If you are a new Customer, we can begin sharing your information as set forth herein 30 days from the date we sent or provided you with this Online Notice. When you are <i>no longer</i> our Customer, we may continue to share your information as described in this Online Notice. However, you can contact us at any time to limit our sharing or disclosure.</p> <p>Questions? Please call (636) 733-0030 or go to our website at www.whoisyourbroker.com.</p>
	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for Affiliates’ everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for Non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p> <p>To let us know by Mail, please send us the following form:</p>
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Leave Blank OR

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

___ Apply my choices only to me

Mark any/all types of disclosures you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates or persons with whom you enter into joint marketing agreements to use my Personal Information to market to me.
- Do not share my Personal Information with nonaffiliates to market their products and services to me.

Mail this form to:

GlobalGreen Insurance Agency.
15455 Conway Road, Ste. 140
Chesterfield, MO 63017
Attn: Agency Manager

Please Provide Your Information Below:

Name: _____

Address: _____

Email: _____