

**NOTICE OF PRIVACY**  
**&**  
**INSURANCE INFORMATION PRACTICES**

**GUFFIN & ELEAM, INC.**  
**JONES INSURANCE AGENCY**  
**AGENCY SERVICE GROUP (A.S.G.)**

**Guffin & Eleam** has always respected your privacy. Recently our Federal Government passed the FINANCIAL SERVICES MODERNIZATION ACT commonly known as the Gramm-Leach-Bliley Act or **GLB**. The GLB Act requires us to notify you of our Privacy Policy.

**As a valued customer or prospective customer, we respect the trust that you have placed with us and we will continuously strive to earn and maintain that trust.** We understand the importance of protecting the confidentiality and the security of your nonpublic personal information. We have a long history of protecting our customer's privacy.

In order to provide you with top quality insurance and financial products and with the service you deserve, it is necessary for us to collect nonpublic personal information about you and in certain limited situations share that information with those that will assist us in providing products and services for you. This notice describes our policies and practices with regard to your nonpublic personal information.

**CONFIDENTIALITY AND SECURITY OF YOUR NONPUBLIC PERSONAL INFORMATION**

We maintain appropriate physical, electronic and procedural safeguards to maintain the confidentiality and security of your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.

We provide training to our employees on the importance of maintaining the confidentiality and security of your nonpublic personal information. Employees who violate our privacy policies are appropriately disciplined.

**CATEGORIES OF INFORMATION WE COLLECT**

We collect nonpublic personal information about you from the following sources:

- Information that we may receive from you on applications and other forms
- Information that we may have collected about your transactions with us, our affiliates, or others
- Information that we may receive from a consumer protection agency
- Information that we have received from various Credit, Motor Vehicle, or other data sources
- Information that we may receive from Property Inspections
- And information that we receive when you visit us through the Internet

**CATEGORIES OF PARTIES TO WHOM WE MAY DISCLOSE INFORMATION**

- I. We may disclose nonpublic personal information about you to the following third parties:
  - Associations in which you belong and that have marketing arrangements with us that allow us and the association to offer to you products and services that we believe will be of interest to you
  - Non-financial service companies such as businesses that offer services and/or products which may be of interest to you
  - Financial service providers such as other insurance companies or agents
  - We also may disclose to our affiliates credit information that is subject to the Fair Credit Reporting Act
- II. We may disclose all of the information that we collect, as described above, to service providers such as mail fulfillment houses who assist us in marketing our products or to other financial institutions with which we have joint marketing arrangements.
- III. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

**CATEGORIES OF INFORMATION THAT WE MAY DISCLOSE**

We may disclose the following kinds of nonpublic personal information about you:

- Information we may receive from you on applications or other forms, such as your name, address, social security number, assets, income and beneficiaries.
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history.
- Information we may receive from a consumer reporting agency, such as your credit worthiness and credit history
- Information that we may receive from Property Inspections
- And information that we collect from your visits to us through the Internet such as your email address

**YOUR RIGHTS TO OPT-OUT OF CERTAIN INFORMATION SHARING**

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures that are identified in paragraph I under the CATEGORIES OF PARTIES TO WHOM WE MAY DISCLOSE INFORMATION. However, if you opt out of these disclosures you might not be able to receive valuable information from your associations or from other nonaffiliated third party companies with whom we do business.

If you wish to opt out of disclosures to nonaffiliated third parties as described in this paragraph please complete the attached form and mail it to the address shown on the form. In order to ensure that all opt out requests are properly honored, we will only process written requests to the address stated below.

**ACCURACY OF YOUR NONPUBLIC PERSONAL INFORMATION THAT WE POSSESS**

We strive to maintain the accuracy of your information. In order to help us maintain accuracy, you have the right to reasonably access your information. If you believe any of your information in our possession is inaccurate you may request that we amend or delete the information that you believe to be erroneous. If we concur with your conclusion we will amend or delete the information in question. You may write our Privacy Officer at the address below to receive our complete policy on accessing and amending your nonpublic personal information.

We reserve the right to change our privacy policies and insurance information practices. If we make any material changes to our policies or practices, we will provide you with a copy of a revised notice.

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**OPT OUT REPLY FORM**

If you do not wish us to share your nonpublic personal information with your associations or other entities described above in paragraph I. Under CATEGORIES OF PARTIES TO WHOM WE MAY DISCLOSE INFORMATION please provide us the following information:

(PLEASE PRINT)

POLICY or CERTIFICATE NUMBER(S): \_\_\_\_\_

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP CODE: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

DATE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

All opt out reply forms must be dated and signed. Mail this form to:

Privacy Officer  
Guffin and Eleam, Inc.  
P.O. Box 340  
Summerville, GA 30747

It will take approximately 30 days from the date of receipt of this opt out reply form for us to honor your request.

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**AS A VALUED CUSTOMER OR PROSPECTIVE CUSTOMER, WE RESPECT  
THE TRUST THAT YOU HAVE PLACED WITH US. WE WILL  
CONTINUOUSLY STRIVE TO EARN AND MAINTAIN THAT TRUST.**