

Villadsen Insurance Agency Privacy Practice Notice

This notice is in keeping with federal and state law. These laws now require institutions to annually disclose their privacy practices to consumers of products for personal, family, or household use, including insurance.

In order to issue and service high quality insurance products, Villadsen Insurance Agency collects personal information about you. We do not sell your information to third parties, and we disclose your personal information only as necessary to provide the products and services you expect from us.

This document is provided for your information. You do not need to take any action as a result of this notice, but you have certain rights as described below.

COLLECTION OF INFORMATION: To conduct our business, we collect non-public personal information about you from:

- Applications or other forms, such as name, address and social security number;
- Your transactions with us, such as on claims presented, payment history, and policies purchased;
- Consumer reporting agencies, such as previous loss history. These agencies maintain their reports and share them with others who use their services;
- Other agencies, such as Motor Vehicle Reports from the Michigan Department of State.

HOW WE TREAT THE INFORMATION: Within Villadsen Insurance Agency, we restrict access to non-public personal information about you to those employees who need to know that information to provide our products or services, or to otherwise conduct our business. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to safeguard all your non-public personal information.

We may also disclose your non-public personal information to insurance regulatory parties as is reasonably necessary to conduct our business, or as otherwise permitted by law.

Our privacy procedures apply even after you stop having a customer relationship with Villadsen Insurance Agency.

YOU MAY OPT OUT OF INFORMATION SHARING: As stated, we do not share your non-public personal information with anyone (other than permitted by law). You may direct us to never share information (other than as permitted by law). If you wish to opt out, you may contact the company at the address below for a Privacy Opt-Out Form. If you share your policy with another person, either of you may opt out of disclosures (other than disclosures permitted by law) for both of you.

Privacy Department: Villadsen Insurance, 401 W. Ludington Ave., Suite 2, Ludington, MI 49431