



## Privacy of Non-Public Financial Information

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Hillco General Agency represents licensed insurers and through its producers requests and obtains from consumers and customers nonpublic personal financial information, as defined below ("Nonpublic Personal Financial Information"), for use in connection with providing certain insurance products. It is understood Nonpublic Personal Financial Information includes personally identifiable financial information and any list, description or other grouping of consumers, and publicly available information pertaining to them, that is derived using any personally identifiable financial information that is not publicly available. "Personally identifiable financial information" means any information a consumer provides Hillco General Agency to obtain a financial product or service, information otherwise obtained about a consumer in connection with providing a financial product or service to that consumer, and any information about a consumer resulting from any transaction involving a financial product or service between Hillco and a consumer. Personally identifiable financial information includes a consumer's name, address, zip code, email address, phone number, credit history, social security number, driver's license number, date of birth and any other information that itself identifies, or when tied to the above information, may identify a consumer.

Pursuant to the Gramm-Leach-Bliley Act of 1999 (the "GLB Act") and state insurance laws and regulations promulgated thereunder requiring that financial institutions develop policies to protect the confidentiality of Nonpublic Personal Financial Information, Hillco General Agency has prepared a privacy notice regarding its privacy practices, which may be amended from time to time in accordance with the GLB Act and the state insurance laws and regulations of those states in which products are sold (the "Privacy Notice"). The Privacy Notice is provided to consumers and states that (1) Hillco General Agency does not disclose any Nonpublic Personal Financial Information to any third party except as set forth in the Privacy Notice; and (2) the Privacy Notice does not provide the consumer an opportunity to opt out of disclosure of their Nonpublic Personal Financial Information for purposes of the GLB Act.

The Privacy Notice is sent to all insureds at the inception of their insurance policy and annually thereafter as long as the insurance policy remains in force. Hillco will not disclose or use Nonpublic Personal Financial Information obtained other than in connection with the duties and obligations set forth in the insurance contract and in connection with servicing and processing a product that a consumer requests or authorizes in the ordinary course of business and except as otherwise set forth in the Privacy Notice or as otherwise provided by applicable federal and state laws and regulations.