

Adkins Benefits Solutions, Inc.

Privacy Policy

Introduction

As a current, or future, customer of Adkins Benefits Solutions, Inc. (ABSI), we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

Adkins Benefits Solutions, Inc. is a member of the insurance industry and, as such, our agency has been and continues to be subject to state and federal privacy laws regarding the collection and exchange of your information. The following is ABSI's privacy policy regarding the customer information we collect. Contained in this privacy policy you will find (1) an explanation of the types of information ABSI collects from our clients and the means used to collect such information, (2) an explanation of how ABSI shares the information collected from our clients, and (3) an explanation of how ABSI protects client information.

Information we collect and means used to collect:

Adkins Benefits Solutions, Inc. collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. ABSI collects this necessary information from the following sources:

- Information we receive from you on application or other forms, this information may include, but is not limited to, your name, address, and date of birth.

To collect customer information from the above-stated sources, ABSI may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

How we share client information with non-affiliated third parties:

We don't share information about our customers or former customer with non-affiliated third parties other than as permitted or required by law. For example, ABSI may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by ABSI to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.
- Information that is necessary to protect the confidentiality or security of our client's records.
- Information that is necessary to resolve client disputes or inquiries.
- Information that is required by individual or entities who are assessing our legal compliance.

- Information that is required for ABSI to comply with the law.
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability.

How we share client information with affiliated parties

We do not share client information with any affiliate.

Our practices regarding information confidentiality and security

We maintain physical, electronic, and procedural safeguards to guard you information. These safeguards include but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We will punish any employees who impermissibly share client information.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

Adkins Benefits Solutions, Inc. appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also a sound business practice that our customers understand the care our agency used in handling your information. ABSI will continue to monitor the effectiveness of this privacy policy.

Contact us:

For questions or concerns about our Privacy Policy, please contact:

Adkins Benefits Solutions

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