

Privacy Statement

We recognize the sensitive nature of much of the information with which we are entrusted on a daily basis, and we are committed to the highest standards of privacy. The nature of our business requires that we gather information that is of a personal nature, whether it be financial, medical or other information that you wish to keep protected. The following outline is intended to familiarize you with our policies for the gathering, use, maintenance and protection of private information as required by the Gramm-Leach-Bliley Act. The examples given are intended to be for illustrative purposes only, and therefore, should not be considered a complete representation of our practices.

Information Collected:

As you are probably aware, in the course of our relationship with you, we may collect information from a variety of sources. We collect this information in order to carry out our business functions and provide the highest quality of service to you. Most of our information comes directly from you. This information may be provided to us in an application for insurance, or as part of the supporting documentation submitted or obtained in the insurance underwriting or claim handling process. Information comes to us from third parties, including agents, employers, other insurance brokers or insurance companies, health care professionals, and consumer reporting agencies or other public sources. We may obtain information about your business or occupation, property, health, credit history and income, as well as personal identification information such as names, birth dates, addresses, social security and drivers license numbers, telephone numbers, and e-mail addresses. In addition, we gather information about the business you conduct with us. This may include information such as insurance policies, premiums, policy numbers, and claim history.

Disclosure of Information:

In the course of our normal business activities, we may disclose collected information on both affiliates and non-affiliated entities, as we deem necessary. We will not disclose your information for any purpose other than those in conjunction with the business activities requested of us unless otherwise permitted or required by law. The business activities include the marketing, quoting and servicing of your insurance needs and performing other essential functions of our business. Affiliated entities are with the DCAP family of companies, while non-affiliated entities are those outside of the DCAP family of companies with which we conduct our activities, including insurance companies, wholesalers, claims administrators, other brokers agents, actuaries and other financial services or marketing firms. We endeavor to choose non-affiliates with similar standards to use ours regarding the protection of private information. We never sell any private information to other companies for any reason.

Protection of Information:

Our employees are trained to understand the importance of confidentiality and are required to adhere to our privacy policies and procedures. Employees who violate these policies and procedures are subject to disciplinary action. We employ numerous practices to protect against the disclosure of information for purposes unrelated to the performance of our business functions or to individuals other than those who must use it in the course of their work activities. These practices include the use of password protection of computer files, e-mail and voice-mail, and other physical, electronic, and procedural safeguards.