

# Napa Valley Insurance Services, LLC

## Privacy Policy

We value your business and trust you've placed with us. That's why we want to assure you that we are serious about keeping your personal information private before, during and after your business relationship with us. This notice describes our policy on collection and disclosure of your non-public personal information.

### **Categories of information collected:**

We collect personal information about you from:

- \* Applications or other forms you complete;
- \* Your business dealings with us and other companies; and
- \* Consumer reporting agencies.

### **Categories of information disclosed:**

We may disclose the following personal information about you:

- \* Information from your application 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; and
- \* Information from consumer reporting agencies, such as your credit history.

### **To whom information is disclosed:**

We do not disclose any personal information about you to anyone unless allowed by law. We do not share your financial information with any other businesses to market products or services to you. However, when your current policy comes up for renewal, we may share your information with other insurance companies in order to obtain competing quotes or to provide you with better coverages or prices. If you wish to prevent that from happening, you may "opt out." That term is explained below.

### **Explanation of opt out right:**

If you do **not** want us to attempt to obtain better coverage or better prices from a different insurance company when your current policy comes up for renewal, you may tell us now. By “opting out,” you will instruct us not to share or disclose any personal information with other insurance companies for the purpose of obtaining renewal quotations. If you wish to opt out, call us at 1-800 \_\_\_ - \_\_\_ or complete and return the enclosed form and return it to us in self-addressed, postage-paid envelope. We may share information about you if we do not hear from you within 30 days. However, you may opt-out at any time. Just call or write us. Even if you opt-out, we may still disclose information as allowed by law.

**Confidentiality and security:**

We protect your nonpublic personal information. The only employees who have access to that information are those who must have it to provide products or services to you.

**Access to and Correction of Your Information.** You may write to us at if you have any questions about the information that we may have in our records about you. If you wish, you may inspect this information in person or receive a copy at a reasonable charge by sending us a written request. You can notify us in writing if you believe any information should be corrected, amended, or deleted and we will review your request. We will either make the requested change or explain why we did not do so. If we do not make the requested change, you may submit a short written statement identifying the disputed information, which will be included in all future disclosures of your information. You may send your written request to us at Napa Valley Insurance Services, LLC P.O. Bxo 2610, Napa, CA 94558. All written requests must include your name, address, telephone number, policy number, and a photocopy of a picture ID for identification purposes.

**IMPORTANT PRIVACY CHOICES**

**CALIFORNIA OPT-OUT FORM**

Date: \_\_\_\_\_

Please do not share my “nonpublic personal financial information” with another insurer in an effort to obtain a renewal policy or more favorable terms than my existing policy.

Name: \_\_\_\_\_  
\_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_  
\_\_\_\_\_