

**THE MAZZEO AGENCY, INC.
THE MAZZEO BENEFITS AGENCY, INC.**

Privacy Policy Notice

(As of January 1, 2017)

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of various states, generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of these states, we are providing you with this document, which notifies you of the privacy policies and practices of The Mazzeo Agency Inc. (hereinafter referred to as TMA), and The Mazzeo Benefits Agency Inc. (hereinafter referred to as TMBA). The laws of these states further require that we inform you that we may not share your personal information with a non-affiliated third party for any purpose that is not specifically authorized by law unless we obtain your affirmative permission.

PRIVACY POLICIES AND PRACTICES OF TMA AND TMBA

The Personal Information We Collect:

TMA and TMBA collects personal information about you and the members of your household to conduct business operations, provide customer service, offer new products and satisfy legal and regulatory requirements. We may collect nonpublic information about you from the following sources:

- Information we receive from you directly on applications, worksheets, questionnaires, claim forms, or other documents (such as name, address, driver's license number and the amount of coverage requested);
- Information about your transactions with us, our affiliates or others (such as products or services purchased, claims made, account balances and payment history);
- Information we receive from a consumer reporting agency (such as motor vehicle reports);
- Information we receive from medical records or medical professionals relating to the applications made for life, health, medical, disability, long term care, or other similar insurance;

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you. We may collect nonpublic personal information from individuals other than those proposed for coverage (example, additional drivers in the household).

Information From Investigative Consumer Reports. If you authorize us to do so, we may obtain information about you from investigative consumer reports prepared by third parties at our request. If you authorize us to request such information and we do request such information, you should be aware that:

- You have the right to request to be interviewed in connection with the preparation of such a report.
- Upon request, you are entitled to receive a copy of the report.
- The information obtained from the report prepared by the third party may be retained by the third party and disclosed to other persons.

The Information We Share. TMA and TMBA may disclose the personal information we collect to service, process or administer business operations such as underwriting and claims, and for other purposes, such as the marketing of products or services, regulatory compliance, the detection or prevention of fraud, or as otherwise required or allowed by law. These disclosures may be made without prior authorization from you, as permitted by law.

The Personal Information We Share With Others. TMA and TMBA may disclose the personal information we collect to affiliated and nonaffiliated parties for processing and servicing transactions to the following types of institutions for the reasons described:

- To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us.
- To an insurance institution, agent, or credit-reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you. Examples include verifying information on leased automobiles, to mortgagees, etc.
- To a medical care institution or medical professional in order to verify coverage or benefits;
- To nonaffiliated parties as permitted by law. For example, we may disclose information in response to a subpoena, to detect or prevent fraud or to comply with an inquiry or requirement of a government agency or regulator.

Confidentiality and Security of Personal Information. TMA and TMBA restricts access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with regulations to guard your nonpublic personal information.

Our Policy Regarding Dispute Resolution. Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

Reservation of the Right to Disclose Information in Unforeseen Circumstances. In connection with the potential sale or transfer of its interests, TMA and TMBA and its affiliates, if any, reserve the right to sell or transfer your information (including but not limited to your name, address, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be TMA and TMBA's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligation of this privacy statement.