



PRIVACY STATEMENT

At Dyste Williams, we respect and protect the privacy of our clients, prospective clients, and website visitors. This statement outlines our agency policy regarding the collection and use of sensitive personal and financial information.

Use of Information

To obtain an insurance policy quote, or provide you with customer service for policies or claims, it is necessary for us to collect certain personal and/or financial information, or access such information we already have on file.

Collecting Information

The sources and types of information we may collect about you or your company include:

- Application forms completed by you (personal and financial information).
- Insurance companies (payment and claims history, and details and limits of current policies).
- Consumer reporting agencies (credit history).
- Government agencies (motor vehicle records, claims reports, property inspections, and other records).
- Medical providers (medical records).

Disclosing Information

We do not disclose sensitive personal (non-public) or financial information about any current client, prospective client, or past client without such client's written permission, unless (i) disclosure is required by law; (ii) we reasonably determine that such disclosure is necessary to comply with applicable law; or (iii) to defend our rights or property. By requesting an insurance quote, you authorize us to disclose such information as is necessary for preparing and providing the requested quote.

Protecting Information

- Sensitive personal, financial and policy information is stored securely and protected from unauthorized access by physical and electronic safeguards that are in compliance with applicable law. Our security and privacy policies are periodically reviewed and enhanced, as necessary.
- All paper records containing sensitive information promptly are shredded after being processed.
- Access to your sensitive information is restricted solely to authorized agency employees who require access to service your insurance policies or provide you with information you have requested, such as an insurance quote.
- All agency employees are required to execute and deliver our standard confidentiality agreement, prior to commencing employment with the agency.

Internet Privacy

- Dyste Williams does not utilize small text files, commonly referred to as "cookies," on its website, which is located at www.dystewilliams.com (the "Site"), to collect non-personal information about your use of the Site.
- Dyste Williams does not collect information from or about you when you visit the Site, unless you voluntarily provide it to us by clicking on one of our Site email links and sending us information via email. Any information you choose to send us electronically by using an email link on the Site is routed to the appropriate Dyste Williams employee. Please do not provide to us any sensitive information about you or anyone else via electronic communication.
- We provide links to insurance company websites for the convenience of our clients. We do not own, control or operate such links or the respective websites, and we are not responsible for the content or privacy practices of any such third party websites or your use thereof. The inclusion of any link does not imply endorsement of the website, or any product or service.
- If you choose to complete Online Benefit Enrollment via the Site, you will be redirected to the secure website of our benefits management company, UBenefit, located at www.dystewilliams.ubenefit.net (the "UBenefit Site"). The UBenefit Site contains a comprehensive privacy and security policy that is described on the UBenefit Site home page.

- If you choose to complete Online HSA (Health Savings Account) Enrollment via the Site, you will be redirected to the secure website of our HSA management company, HSA Bank Online, located at www.hsabank.com (the "HSA Bank Site"). The HSA Bank Site contains a comprehensive privacy and security policy that is described on the HAS Bank Site home page.
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Please direct any questions or comments about our Privacy Policy to Val Johnson, VP Operations:

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