

## PRIVACY POLICY NOTICE FOR CLIENTS OF BLUE MARSH INSURANCE, INC.

As a current customer of Blue Marsh Insurance, Inc., 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. The following is our privacy policy.

Blue Marsh Insurance collects information about our customers from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, and date of birth.
- Information about our clients' transactions with us, such as claims and payment history.
- Information we receive from a consumer-reporting agency, such as a driving record or insurance score report.

We do not share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law, and to provide those services usual and customary to independent insurance agents. Such services include but are not limited to insurance underwriting, shopping the renewal, rating, placement, and providing quotes for insurance.

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

- We restrict access to non-public 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.

We may also use customer information to send you promotional communications about products, features, and options that we believe may be of interest to you. If we have your e-mail address, we may do this by e-mail. If you do not wish to receive promotional e-mails from us, please contact us at 1-877-MARSH80 or email [service@bluemarsh.com](mailto:service@bluemarsh.com)

Blue Marsh Insurance 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 as a sound business practice that our customers understand the care our agency uses in handling your information. We will continue to monitor the effectiveness of this privacy policy.

## **IMPORTANT NOTICE REGARDING BILLING PRACTICES AND POTENTIAL CANCELLATION DUE TO LATE PAYMENTS**

If you have elected to receive direct-bill invoices from your insurance company, please note the following important information:

1. The insurance company will send all invoices to the mailing address you have provided.
2. If necessary, the insurance company will, in accordance with insurance regulations, send notices of late payment and cancellation to the mailing address you have provided.
3. No employee of Blue Marsh Insurance, Inc. will monitor the status of your payments or any notices the insurance company may send to you related to invoicing, payments due or possible cancellation of your policy due to late payment. Therefore, in the event of a late payment, you will not receive any communication directly from Blue Marsh Insurance, Inc.

**Please give your immediate attention to any and all notices you receive from your insurance company.** If a payment is not made by its due date, your policy can be canceled. Plus, your insurance company is not obligated to accept any payment received past its due date, even if that payment is received prior to the cancel date.