

Independent Insurance Services of Central Iowa, Inc.
11 East Church Street, PO Box 248, Marshalltown, IA 50158
Hwy. 63 South, PO Box 97, Toledo IA 52342
Privacy Policy Notice
(As of February 1, 2006)

Please review the following Privacy Notice, which notifies you of the privacy policies of Independent Insurance Services of Central Iowa, Inc.

Purpose of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Independent Insurance Services.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to “opt out” of such information sharing.

Our Privacy Policies and Practices

1) Information we collect

We collect nonpublic personal information about you from the following sources:
Information we receive from you on applications or other forms. Information about your transactions with our affiliates, others or us. Information we receive from a consumer reporting agency. Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you. Nonpublic personal information means nonpublic information about you that we obtain in connection with providing a financial product or service to you.

2) Information we may disclose to third parties

We may disclose the following kinds of nonpublic personal information about you:
Information we receive from you on applications or other forms, such as *your name, address, social security number, assets, income, and beneficiaries*. Information about your transactions with our affiliates, others, or us such as *your policy coverage, premiums, and motor vehicle record and payment history*. Information we receive from a consumer reporting agency, such as *your credit score and credit history*. The nonpublic personal information may be disclosed to persons related by common ownership or affiliated by corporate control (“affiliates”). The information may also be disclosed to non-affiliated third parties in certain circumstances. Non-affiliated third parties are any entities that are not related by common ownership or affiliated by corporate control.

3) Nonaffiliated third parties to whom disclosures may be made

A. Nonaffiliated third parties to whom disclosures may be made

We disclose nonpublic personal information about you only to nonaffiliated third parties as permitted by law.

B. Notification of your right to opt out of certain disclosures

As we have indicated in this Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that Act. If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations.

If you wish to opt out of such disclosures to non-affiliated third parties, you may contact our agency and complete and sign the Opt Out form.

4) Our practices regarding former customers

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

5) Our practices regarding information confidentiality and security

We restrict 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 federal regulations to guard your nonpublic personal information.

6) 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.

7) Reservation of the right to disclose information in unforeseen circumstances

In connection with the potential sale or transfer of its interests, Independent Insurance Services reserves the right to sell or transfer your information (including, but not limited to, your address, name, 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 Independent Insurance Service's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

I have received the above Privacy Policy Notice and am authorizing Independent Insurance Services of Central Iowa, Inc. to order the necessary reports and other personal and privileged information for the purpose of providing insurance.

Signature

Date