

Our commitment to your privacy at Individual Commercial Brokerage is very important to us, and we are committed to keeping your information secure. This policy will outline how we protect your information.

Here's what you should know:

- Our site uses cookies to help optimize your experience.
- We do not sell or rent the information we have about you.
- We do not share your information with outside companies for the purpose of selling their products or services to you; and
- We do not offer a right to opt out since we only share information about you with others as permitted or required by law.
- An insurance agent will contact you when contact information is given either through our contact form or when you fill out a quote request

Here's what happens with the information we may collect from you:

We collect your personal information to offer you insurance services. The type of information we collect and the extent to which it is used depends on the products we provide to you. For example, we may obtain information such as:

- Your name, address, date of birth, telephone number, Social Security number, employment, occupation, assets and income from applications and other forms from you, your employer and others;
- Your financial and medical history from other insurance companies, the Medical Bureau ("MIB") or consumer reporting agencies;
- Your current and past health condition from medical providers or facilities, with your authorization; and

Information We May Disclose

We may share the types of information described above with others to provide you with product offerings and solutions. These disclosures are only made as authorized by you or as permitted or required by law. These may include disclosures:

- To others that perform business services or functions on our behalf or to serve you;
- To employers, to reinsurers, to other insurance companies, and to the MIB for purposes related to insurance you may have or apply for;
- To others that may have a joint marketing agreement with us, unless state law restricts such use;
- To insurance departments in connection with the regulation of our business;
- To law enforcement agencies to help prevent fraud or illegal activities;
- To government agencies to comply with the law;
- To authorized persons to respond to a subpoena, warrant or other court order;
- To others for purposes of complying with auditing and reporting requirements; and
- To our affiliates who may provide insurance or financial products and services to you.

When information about you is disclosed to others, we expect them to protect your information. We expect them to use the information only for the limited purpose for which it was shared. We do not share medical information except with your authorization or as permitted or required by law.

Your Rights

We want to make sure that we have accurate information about you. In general, you have the right to review your personal information that we have. If you believe that any of the information about you is not accurate, you may inform us in writing of any changes you believe should be made. We will review your request and request and respond to it accordingly.

Confidentiality and Security

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain written privacy policies, as well as physical, electronic, and procedural safeguards to protect your information.

Additional Information

We will continue to post our privacy policy and update it as needed. We may change our privacy policy at any time. If your relationship with us ends, we will continue to limit disclosures of your information in accordance with our stated privacy policy.

If you have any questions regarding this policy please contact us at info@ICBinsures.com