

Privacy Notice



*Dependable Personal Service Since 1906
Insurance, Employee Benefits,
Investments & Retirement*

The Financial Services Modernization Act sometimes referred to as the Gramm-Leach-Bliley Act was passed by Congress. Certain provisions of the Act (referred to as "Privacy Provisions") limit the way in which financial institutions can use nonpublic personal information they obtain from their customers. There are also state laws which apply to our use of your personal information. To meet these various requirements we have developed our Privacy Notice that explains what information we collect and how we protect and disclose information to provide our products and services.

This notice is for your information only, and requires no action on your part. This does not reflect a change in the way we do business or handle your information. Since insurance by nature requires that we gather nonpublic personal and/or health information about you, we have always been committed to maintaining customer confidentiality and know that this information must be protected.

The following Privacy Notice communicates our ongoing commitment to serve your privacy needs. We value our relationship with you and strive to earn your continued trust.

OUR PRIVACY NOTICE

1. Information we collect:

We collect nonpublic personal information about you from the following sources:

- a. Information we receive from you on an application or other form;
- b. Information about your transaction with us, our affiliates, or others.
- c. Information we receive from a consumer reporting agency, for instance motor vehicle driving records.
- d. Information we receive from medical records or medical professionals.

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

2. Information we disclose:

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

- a. To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us;
- b. To an insurance institution, agent, or credit reporting

agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;

- c. 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;
- d. To a medical care institution or medical professional in order to verify coverage or benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment;
- e. To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;
- f. To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services;
- g. To an actuarial or research organization for the purpose of conducting actuarial or research studies.

In addition to those circumstances listed above, **and unless you tell us not to**, we may disclose certain information about you to third parties whose only use of the information will be for purposes of marketing a product or service. Under no circumstances will we disclose for marketing purposes any medical information; information relating to a claim for benefit or a civil or criminal proceeding involving you; or personal information relating to your character, personal habits, mode of living or general reputation.

3. Your right to access and amend your personal information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within two years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information: You should submit a request in writing to Privacy Coordinator, Rogers & Gray Insurance Agency, Inc., 434 Route 134; P.O. Box 1601, South Dennis, MA 02660. The request should include your name, address, social security number, telephone number, and the recorded information to which you would like access.

The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies that you have requested.

To correct, amend, or delete any of your information: You should submit a request in writing to Privacy Coordinator, Rogers & Gray Insurance Agency, Inc., 434 Route 134; P.O. Box 1601, South Dennis, MA 02660. The request should include your name, address, social security number, telephone number, the specific information in dispute, and the identity of document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal, which you will have an opportunity to challenge.

4. 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.

5. 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.

6. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, Rogers & Gray Insurance Agency, Inc., 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 Rogers & Gray Insurance Agency, Inc., successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.



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Branch Offices

Falmouth 548-7750

Route 28
84 Davis Straits
Falmouth, MA 02540

Hyannis 775-0011

Route 132
640 Iyannough Road
Hyannis, MA 02601

Orleans 255-0110

111 Route 6A
P.O. Box 309
Orleans, MA 02653

Plymouth 746-0055

341 Court Street
P.O. Box 3700
Plymouth, MA 02360

Sandwich 888-1400

290 Route 130 & Cotuit Rd.
P. O. Box 1332
So. Sandwich, MA 02644

So. Dennis 398-7980

434 Route 134, Cranberry Square
P.O. Box 1601
So. Dennis, MA 02660

Wareham 295-6504

3 Tremont Rd.
Wareham, MA 02571

1-800-553-1801

www.RogersGray.com

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