

NOTICE OF PRIVACY PRACTICES

R.H. Clarkson Insurance Agency, LLC. &
R.H. Clarkson Financial Services, Inc.

Clarkson Insurance Agency & Financial Services understands that the privacy of your personal information is important to you. We want you to understand our privacy practices and procedures, as well as to help answer questions you may have. Your trust in our ability to protect your private information is of utmost importance to us. Please read this notice carefully.

You have received this notice because you are a client of one of our companies. This notice reviews our policies and practices regarding our disclosure of your nonpublic personal information (NPI), which we collect and maintain as described below. How we protect information: Except as explained below, we restrict access to your NPI to our employees who need to know to provide our services to you. We maintain physical, electronic, and procedural safeguards to protect NPI against unauthorized access to use. These safeguards that protect against unauthorized access and use apply regardless of whether you are a current or former customer.

Information We Collect:

- We collect NPI about you, your family, or your company when an application is completed.
- We collect NPI about you in order to provide you products and services that have been requested.
- Examples of the types of information we may collect include:
 - Information we receive from you on insurance applications. Claim forms or other forms such as your name, address, social security number, tax identification number, medical history, etc.
 - Information we obtain from your transactions with us, our affiliates, other insurers, third-party administrators, vendors consultants, and government authorities or others such as premium payment history, tax information, investment information, and accounting information.
 - Information we receive from consumer reporting agencies, such as credit history.

Non-Public Information Disclosed

- We may disclose all of the information we collect, as described above, about our customers or former customers, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.
- We do not disclose any non-public personal information about our customers to anyone except as permitted or required by law.

Non-affiliates to Whom We May Disclose Your Personal and Health Information

- We may disclose NPI about you, such as we have described above, to the following types of third parties that perform marketing services on our behalf with whom we have joint marketing agreements: Fulfillment service providers, billing and enrollment services, other insurance agencies or companies.
- Financial institutions with whom we have joint marketing agreements.
- Other types of financial institutions such as premium finance companies.
- We may also disclose NPI about you to non-affiliated third parties as permitted by law.

Confidentiality and Security of Your Non-Public Personal Information

- We restrict access of NPI about you to only those persons who need to know about that information to process, underwrite, service or market insurance products and services.
- We maintain physical, electronic, and procedural safeguards that comply with state and federal standards to guard your NPI.
- If we become aware that an item of personal information may be materially inaccurate, we will make a reasonable effort to re-verify its accuracy and correct any error as appropriate.

Changes to Our Privacy Policy

- We reserve the right to modify or supplement this Notice of Information Privacy Policy and Practices at any time. If we make material changes, we will provide current insured clients with a revised notice before it becomes effective.

Disclosure to Provide You with Offers of Services

- We may disclose your NPI to affiliated companies in order to provide you with offers for products and services you may find of value. You may opt out of these disclosures and from receiving products and services that result from these disclosures.

No Action is Required by You

- You do not need to do anything as a result of this notice. It is meant to inform you of how we safeguard your non-public personal information. You may wish to file this notice with your insurance papers.
- Your trust and confidence is important to us and we strive to maintain your continued trust.
- If you have any questions concerning this notice, please call 502-585-3600.

This notice is being provided on behalf of the following Clarkson affiliates:

-R.H. Clarkson Insurance Agency, LLC.
-R.H. Clarkson Financial Services, Inc.