

## Notices

*This proposal is based upon the exposures to loss made known to the agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.*

### PRIVACY POLICY NOTICE

WestStar Insurance Agency, Inc. values you as a customer and respects your right to privacy. We recognize the importance of protecting the confidentiality and security of the information we collect about individuals. The following is WestStar Insurance's privacy policy regarding the information we collect. This describes an explanation of the types of information we collect from clients and the means used to collect such information, an explanation of how we share the information collected, and an explanation of how we protect such information. Please read this notice carefully to understand what we do.

**INFORMATION WE COLLECT:** The types of personal information we collect and share depend on the product and services you have with us. We may use this information to offer you other products or services, to enhance and improve existing products or services, or to design new ones. This information can include:

- Social Security number, Federal tax id, date of birth, driving record, income, payroll records,
- Insurance claim history, policy history, payment history,
- Information we receive from you on applications or other insurance forms.

We collect personal information about you from the following sources:

- Information you provide us on applications and other forms.
- Information about your transactions with us from the insurance companies we contact to underwrite your insurance.
- Information we receive from the Department of Motor Vehicles or other consumer reporting agencies.
- Information contained in medical records or from medical professionals that is related to insurance claims.
- Information we receive from lead sources, referrals and the internet.

To collect the information from the above-stated sources, we may use the following means of communication: written, in-person, telephone, facsimile, electronically, and online.

**INFORMATION WE MAY DISCLOSE TO NON-AFFILIATED THIRD PARTIES:** We do not share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. We may in the course of our general business practices disclose the information that we collect (as described above) about you to the following types of institutions for the reasons described below:

- To a third party for everyday business purposes such as to process your business, professional, or insurance transactions, maintain your account(s), or report to credit bureaus.
- 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.
- 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.
- To the Department of Insurance or other insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests or if we believe that you have conducted illegal activities.
- To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services.

The outlines of coverage used throughout this document, are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and limits. For a complete understanding of the coverages provided, please refer to the actual policy wording.

**INFORMATION WE MAY DISCLOSE TO OUR AFFILIATES:** WestStar Insurance Agency, Inc. has the following affiliates: WestStar Bank, WestStar Bank Holding Company Inc., and WestStar Title, LLC. We do not share personal information with our affiliates so they can market or make solicitations to you. We may share information about your transactions and experiences – this can include information such as your payment history – with our affiliates for their everyday business purposes; you cannot limit the sharing of this information.

**OUR PRACTICES REGARDING INFORMATION CONFIDENTIALITY AND SECURITY:** We restrict access to 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 law to guard your personal information.

**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. To access your information please submit a request to us in writing. The request will need to include your name, address, telephone number, policy number, and description of the information you are requesting. Upon your written request we will make your information available for review.

If you notify us that the information included in our records is incorrect we will conduct an investigation. You must notify us writing of any error. The request should include your name, address, telephone number, policy number, and a description of the error. If we determine the information is incorrect we will correct our records accordingly. If we determine the information is incorrect we will notify you and provide copies of the documentation upon your request.

Written requests should be sent to the following address:

WestStar Insurance  
P.O. Box 99100  
El Paso, TX 79999

**RESERVATION OF THE RIGHT TO DISCLOSE INFORMATION IN UNFORESEEN CIRCUMSTANCES:** In connection with the potential sale or transfer of its interests, WestStar Insurance Agency, Inc. and its affiliates, reserve the right to sell or transfer your information, including but not limited to your name, address, 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, product or service; (2) agrees to be WestStar Insurance 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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### **COMPENSATION DISCLOSURE:**

In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverage, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers, and similar parties sum of which may be owned in whole or in part by WestStar Insurance Agency, Inc. may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. Additionally, it is possible we, or our corporate parents or affiliates, may receive contingent payment or allowances for insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insured's that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we received them until the date the premiums are remitted to the insurance company or intermediary. In the event we assist with the placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

**Insurance products offered through WestStar Insurance Agency, Inc., an affiliate of WestStar Bank, are not deposit products or other obligation of, or guaranteed by WestStar Bank or any affiliate of the bank. Our insurance products are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, WestStar Bank or an affiliate of the bank.**

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