

**Zellers Insurance & Financial Services Inc.**  
**Privacy Policy Notice**  
**As of 04-01-2022**

**PURPOSE OF THIS NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of California generally prohibit us from sharing nonpublic information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and California law, we are providing you with this document, which notifies you of the privacy policies and practices of Dean Zellers, Zellers Insurance and Financial Services, Zellers Insurance and Financial Services Inc.

**OUR PRIVACY POLICIES AND PRACTICES**

**Permission to contact:** For policy updates and or service, that means electronic Email, U.S. Mail or use of a phone number you would like us to use. At times we do have new products and carriers that may be useful in helping clients choose a new plan and we would like permission to email you.

**1. Information we collect**

A. Categories of Information Collected and Sources from Which We Collect It

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

1. Information that you provide us on applications and other forms.
2. Information about your transactions with us from the insurance companies we contact to underwrite your insurance.
3. Information contained in medical records or from medical professionals that is related to insurance claims.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, No additional information will be collected about you.

B. Persons from Whom Information is Collected

We may collect nonpublic personal information from individuals other than those proposed for coverage.

**2. Information we may disclose to third parties:**

We do not disclose information about you to third parties whose only use of the information is to market a product or service. However, 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 below:

- 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 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 which you may not be aware, or conduct an audit that would enable us to verify treatment.
- E. To the California Department of Insurance or other 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 conduction an audit of our operations or services.

**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 to within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it 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 that is 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 Dean Zellers, President of Zellers Insurance and Financial Services Inc; located at 18997 Highway 12 STE 112, Sonoma, CA 95476. The request should include your name, address, social security number, telephone number, and the recorded information to which you would like to access. The request should state whether you would like to 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 sent that you have requested. This includes all the files and private information that we have collected through normal use and transaction of business.

To correct, amend or delete any of your information: You should submit a request in writing to Dean Zellers, President of Zellers Insurance and Financial Services Inc; located at 18997 Highway 12 STE 112, Sonoma, CA 95476. The request should include your name, address, social security number, telephone number, the specific information in dispute, and the identity of the 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 the opportunity to challenge.

**4. Our practices regarding information confidentiality and security:**

We restrict access of 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 arbitrators) 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, Dean C. Zellers, Zellers Insurance and Financial Services, Zellers Insurance and Financial Services Inc. and its affiliates (if any), 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 residence, 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 Zellers Insurance and Financial Services successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

**7. Customer acknowledgement and signature:**

By signing my name below, I am indicating that I have read the privacy policy of Zellers Insurance and Financial Services Inc., and that I understand its terms. No promises or representations have been made to me to induce me to sign this form. You may sign and keep this letter or send it back to Dean Zellers, President of Zellers Insurance and Financial Services Inc, located at 18997 Highway 12 STE 112 Sonoma, CA 95476. We will place it in your personal file.

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Signature

Date