

Purpose Of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Robins Insurance Agency, Inc. and Robins Insurance Agency Inc. T/A Heathsville Insurance Agency.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to "opt out" of such information sharing.

Our Privacy Policies and Practices

1. Information we collect:

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

- A. Information we receive from you on applications or other forms
- B. Information about your transactions with us, our affiliates or others.
- C. Information we receive from a consumer reporting agency.

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

2. Information we may disclose to third parties:

A. We may disclose the following kinds of non-public personal information about you:

- 1. Information we receive from you on applications or other forms, such as: your name, address, date of birth, social security #, etc.
- 2. Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, etc.
- 3. Information we receive from a consumer reporting agency such as your driving record, past losses and credit history.

B. 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.

C. We also may disclose information about our customers or former customers as permitted by law.

3. Non-affiliated third parties to whom disclosures may be made:

A. Non-affiliated Third Parties To Whom Disclosures May Be Made

- 1. We may disclose nonpublic personal information about you to the following types of third parties, unless you tell us not to:
 - a. Financial service providers, such as insurance companies, insurance agents and/or brokers.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

- 2. We may disclose nonpublic personal information about you, such as we have described above, to the following types of third parties that perform marketing services on our behalf or with whom we have joint marketing agreements:
 - a. Financial institutions with whom we have joint marketing agreements, such as insurance providers.

B. Notification of Your Right to Opt Out of Certain Disclosures

- 1. As we have indicated in the Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that Act. If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations).

If you wish to opt out of such disclosures to non-affiliated third parties, you must write to us at PO Box 71300, Richmond, VA 23255-1300. If you do not notify us in writing within 30 days, you have not exercised your opt out right and we can share the information described.

Your written opt out should state that you wish to exercise your rights to Opt-Out under the Gramm-Leach Bliley Act and The Fair Credit Reporting Act.

4. Affiliates with whom we share certain information protected by the Fair Credit Reporting Act, unless you tell us not to:

A. Information we can share with our affiliates, unless you tell us not to:

Unless you tell us not to, we may share with our affiliated company's information about you including:

- 1. Information we obtain from your insurance application, such as your marital status, date of birth, social security number, etc.;
- 2. Information we obtain from a consumer report, such as your credit score or credit history.
- 3. Information we obtain to verify representations made by you, such as your driving record.
- 4. Information we obtain from a person regarding its employment, credit, or other relationship with you, such as your employment history.

B. Our affiliated companies who may receive this information are:

- 1. Financial service providers, such as insurance agents, brokers and insurance companies.

C. How to tell us not to share this information with our affiliated companies:

If you wish to opt out of such disclosures to affiliated companies, you must write to us at PO Box 71300, Richmond, VA 23255-1300. If you do not notify us in writing within 30 days, you have not exercised your opt out right and we can share the information described.

Your written opt out should state that you wish to exercise your rights to Opt-Out under the Gramm-Leach Bliley Act and The Fair Credit Reporting Act.

5. 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.

6. 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.

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

In connection with the potential sale or transfer of its interests, Robins Insurance Agency, Inc. and its affiliates 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 provided through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Robins Insurance Agency's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to abide by the obligations of this privacy statement.