

ENGLE-HAMBRIGHT & DAVIES, INC.

PRIVACY PRACTICES NOTICE

Engle-Hambright & Davies, Inc. ("EHD") is concerned about your privacy. In order to place insurance for you and to service insurance and related financial products, we collect personal information about you.

We do not sell your information to third parties, and we disclose your personal information only as necessary to insurers, to service insurance in place, and to provide the services of a leading insurance agency. **This summary of our practices is provided for your information. You do not need to take any action as a result of this notice.**

EHD collects nonpublic personal information about you from the following sources:

- * information we receive from you on applications or other forms;
- * information about your transactions with us or others; and
- * information we receive from a consumer reporting agency.

We do not disclose nonpublic personal information about you to anyone, except as permitted by law.

If you cease being a customer of EHD, we will adhere to the privacy policies and practices as described in this notice.

EHD restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. EHD maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.