



## Privacy Notice and Disclosure

Downeast Insurance is committed to providing you with competitive products and services to meet your insurance needs. We are equally committed to protecting the privacy of our insureds. Under state and federal law, we are required to give you this privacy notice. It describes our Insurance Agency's privacy policy and practices concerning the personal information we collect and disclose about our insureds. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the insurance agency. These practices are followed by the insurance agency. If after reading this notice you have questions or concerns, please contact us at 207.373.1683 or write us at:

Stacy Johansen  
Downeast Insurance  
PO Box 539 - Topsham, ME 04086

*You have the right to access this information and you also have the right to request corrections of any incorrect recorded personal information you may discover.*

**Information We Collect About You:** We collect nonpublic information about you from sources such as:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information obtained from consumer reporting agencies, State Motor Vehicle departments, and verification of employment, verification of demographics, verification of past insurance transaction and other approved services used to properly confirm and rate your insurance policies.
- Information is also obtained from our affiliates; Downeast Credit Union and CULANE

The collecting of information will vary depending on the product or service you request. This information enables us to generate a more accurate quote/rate for the exposure. As your independent agent we will use this information periodically to update your files and to also "shop" your rate for you.

### **Disclosure of Information to Parties That Provide Services to Us**

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other Insurance Agencies and other financial institution with whom we have joint marketing agreements.

### **Information We Disclose And Opt-Out**

We may disclose nonpublic personal information about you to our affiliates who are financial services providers such as Insurance Companies, Brokers, Vendors, Credit Unions & Banks. We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law. You can ask us not to share your information for marketing purposes and this requesting should be sent to us in writing to the address provided above.

### **Disclosure of Information About Former Insureds**

If you cancel your insurance with Downeast Insurance, LLC, we will not share information we have collected about you, except as may be permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic information about you to persons who need to know that personal information 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.