

JGI Holdings, LLC.  
Privacy Policy for 2015

**Introduction:**

As a current customer of JGI Holdings, LLC., we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

JGI Holdings, LLC. is a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is JGI Holdings, LLC.'s privacy policy regarding the customer information we collect.

Contained in this privacy policy you will find (1) an explanation of the types of information JGI Holdings, LLC. collects from our clients and the means used to collect such information, (2) an explanation of how JGI Holdings, LLC. shares the information collected from our clients, and (3) an explanation of how JGI Holdings, LLC. protects client information.

**Information we collect and the means used to collect:**

JGI Holdings, LLC. collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. JGI Holdings, LLC. collects this necessary information from the following sources:

- Information we receive from you on applications or other forms, this information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims, underwriting and payment history.
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.

To collect customer information from the above-stated sources, JGI Holdings, LLC. may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

**Who we share client information with:**

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. However, JGI Holdings, LLC.

may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by JGI Holdings, LLC. to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.
- Companies that have joint marketing agreements with us.
- Information that is necessary to protect the confidentiality or security of our client's records.
- Information that is necessary to resolve client disputes or inquiries.
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for JGI Holdings, LLC. to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies.
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability.
- Vendors that perform support services for us, including those who provide underwriting services, assist in managing claims, print and mail account statements or marketing materials, support our computer systems and help market our products and services to you.

#### **How we share client information with third parties:**

We maintain physical, electronic, and procedural safeguards to guard your information and we require third parties with whom we share this information to also agree to keep all client data confidential and to use appropriate security measures to protect it.

JGI Holdings, LLC. appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. JGI Holdings, LLC. will continue to monitor the effectiveness of this privacy policy.

Sincerely,

The JGI Holdings, LLC. Team