

PRIVACY POLICY -- COMMITMENT

We value our relationship with you and are committed to protecting the confidentiality of your personal information. This Privacy Policy describes the types of information we may collect from you when you inquire of our services, participate in our programs, or otherwise interact with us. It also describes how we use and disclose the information we collect, how we protect information from unauthorized use or disclosure, and the choices you have regarding our collection and use of such information.

CONSENT TO PRIVACY POLICY

By inquiring to obtain information or services and/or by providing solicited or unsolicited personal information to us online or by other means, you are consenting to our use of such information, and agreeing to the terms of this Privacy Policy.

DEFINITION OF PERSONAL INFORMATION

We define the term "personal information" to mean any information that we directly associate with, or use to identify, a specific person. This may include information such as an address, date of birth, social security number, financial information, phone number, email address, or fax number, when associated with a person's name. Personal information does not include "aggregated information," which is information that we collect about a group or services. It also does not include "de-identified information," which is information that has been removed that can be used to specifically identify a person. This policy does not restrict or limit our collection, use, or disclosure of aggregated or de-identified information.

COLLECTION OF INFORMATION

We may collect your personal and other information described below in various ways, including, but not limited to, the following:

Personal Information You Provide. We may request, or give you the opportunity to provide, personal information when you inquire, sign up for our programs, use our products or services, contact us about a policy, or email, call, or otherwise communicate with us. Similarly, if you contact us regarding a product or service that you are interested in or concerned about, we may request that you provide personal information that will enable us to respond to your inquiry.

Other Information. We may obtain information about you from third parties such as your employer, agent/consultant representing your employer or you and combine it with other personal information pertaining to you.

OUR USE OF PERSONAL INFORMATION

We may use your personal information for a variety of purposes, including but not limited to:

- Responding to your requests or inquiries.
- Processing and completing your enrollment for insurance coverage, billing and delivering your policy.
- Contacting you about changes in your coverage or insurance program.
- Keeping a record of our interactions with you or with your employer, over the telephone or online.

DISCLOSURE OF PERSONAL INFORMATION

We do not sell or rent your personal information to third parties in the ordinary course of our business, nor do we disclose to them the personal information we collect for their own direct marketing purposes. However, upon the occurrence of certain corporate transactions, we may disclose or transfer your personal information as described under the "Certain Business Transfers" section below. We may also share your personal information with our affiliated companies for their use in a manner similar to the purposes described in the "Our Use of Personal Information" section above. Though not an exhaustive list, our most common practices with respect to the disclosure of personal information are described below.

With Your Consent. We may disclose your personal information to third parties with your consent. You may give your consent in several ways, such as through a written agreement that you sign or acknowledge; an oral statement; or through the terms and conditions under which we provide you a particular product, service, or program.

Legal Process. We may disclose your personal information to legal or government regulatory authorities in response to their requests for such information or to assist in investigations of fraud or abuse. We may also disclose your personal information to third parties in connection with claims, disputes or litigation, when otherwise required by law, or if we determine its disclosure is necessary in an emergency.

Certain Business Transfers. Your personal information may be disclosed as part of a corporate business transaction, such as a merger, acquisition, joint venture, or financing or sale of company assets, and could be transferred to a third party as one of the business assets in such a transaction. It may also be disclosed in the event of insolvency, bankruptcy or receivership. We will use reasonable efforts to direct any such transferee to use your personal information in a manner that is consistent with our Privacy Policy.

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ACCESS TO AND RETENTION OF PERSONAL INFORMATION

We do not maintain all of your personal information in a form that you can access or update. Accordingly, we will determine and may limit what may be accessed and how, and we may keep a record of changes (including deletions) and disclose them for lawful purposes. We keep your personal information for as long as we think is necessary or advisable, and we reserve the right to retain it to the full extent not prohibited by law. You may review your personal information that is readily accessible or contact us to request that it be updated by contacting our office.

SECURITY OF PERSONAL INFORMATION

We use various physical, electronic, and procedural measures designed to protect your personal information from unauthorized access, disclosure, or misuse. We use strong encryption when transmitting your sensitive personal information. Only Dye & Eskin, Inc. employees have access to your personal information in order to provide insurance products or services to you.

CHANGES TO THIS POLICY

We will modify this Privacy Policy if our practices change. We will notify you of such changes by posting the modified version on our website and indicating the date it was last modified, and if the changes are significant, we will provide a more prominent notice (including by email in certain instances). The date this Privacy Policy was last modified is at the bottom of this page. We encourage you to visit our website periodically to view the latest version of this Privacy Policy.

DATA SHARING/TRANSFER

When we obtain information about you, we may transfer, process, and store such information primarily with people who perform insurance, business and professional services with us, such as assisting in policy development and distribution, claim payments, billing, etc. We may share information with an insurance support organization that may disclose it to others for whom it performs services for you. We may also share your information when otherwise required or permitted by law, such as sharing with governmental or other legal authorities. When legally necessary, we ask your permission before sharing this information about you. Our practices apply to our former, current and future clients.

When other companies help us conduct business, we expect them to follow applicable privacy laws.

HOW TO CONTACT US

If you have questions or comments about this Privacy Policy or other privacy-related matters, you may contact us as follows:

Mailing Address: Dye & Eskin, Inc., Attn: Richard Eskin, 1324 Vincent Place, McLean, VA 22101

Email Address: security@dye-eskin.com

Telephone Number: (703) 556-0744