



## **Privacy Policy Disclosures**

### **Purpose Of This Notice**

The Gramm-Leach-Bliley Act (GLBA) and the laws of the State of Missouri generally prohibit any financial institution (directly or through its affiliates) from sharing nonpublic personal information about you with a third party unless it provides you with a notice of its privacy policies and practices. This notice must address items such as the type of information the financial institution collects about you and the categories of persons or entities to whom the information may be disclosed. In compliance with the GLBA and Missouri State laws, we are providing this document to notify you of the privacy policies and practices of B.O.O., LLC dba Midwest Agency and its affiliated entities.

This Privacy Policy applies to information we obtain about individuals who inquire about or obtain products or services from us for personal, family, or household purposes. If your relationship with us involves multiple lines of insurance coverage or financial products, it is possible you may receive more than one notice from us.

It is important for you to note the following key provision in the Midwest Agency Privacy Policy: “We do not share information with non-affiliated third parties that would use it to market products or services to you.”

### **What Information We Collect and From Whom We Collect It**

We may collect nonpublic personal information about you and your family members from the following sources:

- Information we receive from you on applications or other forms
- Information we receive from medical records or medical professionals
- Information we receive from personal interviews
- Information we may collect from individuals to assist in handling claims
- Information about your transactions with us, our affiliates, or others
- Information we receive from non-affiliated third parties (i.e. Human Resource departments)

“Nonpublic personal information” is nonpublic information about you we obtain in connection with providing a financial product or service to you.

## **What Information We Disclose and To Whom We Disclose It**

In the course of our general business practices, we may disclose the information we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

- To a third party if the disclosure will enable that party to perform a business, professional, or insurance function for us
- To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud, or misrepresentation in connection with an insurance transaction
- To an insurance institution, agent, or credit reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you
- To third parties in order to assist in the resolution of claims
- To a medical care institution or medical professional in order to verify coverage and/or benefits or conduct an audit to verify treatment
- To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud
- To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or services
- To an actuarial or research organization for the purpose of conducting actuarial or research studies
- To an insurance carrier for the purpose of securing competing quotes prior to the renewal of an existing insurance policy

## **Our Practices Regarding Information Confidentiality and Security**

We restrict access to your nonpublic personal information to those employees who need to know the information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

As indicated in this Privacy Policy, we collect nonpublic information about you and this information may be disclosed to third-parties for purposes other than those permitted by GLBA or Missouri State laws. If you prefer we not disclose this information, knowing it may restrict our ability to provide competing renewal quotations, you may opt-out of such disclosures by sending us an e-mail to [Dean@midwestagency.com](mailto:Dean@midwestagency.com) with appropriate instructions.

We reserve the right to change this Privacy Policy at any time and you will be notified if any changes occur.