



Privacy Policy Notice

Purpose of this Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of California require we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the California law, we are providing you with this document, which notifies you of the privacy policies and practices of J.S. Tucker Insurance.

Our Privacy Policies and Practices

Categories of information collected:

We collect personal information about you from:

- Applications or other forms you complete;
- Information about your transactions with us from the insurance companies we contact to underwrite your insurance
- Your business dealings with us and other companies; and
- Information contained in medical records or from medical professionals that is related to insurance claims.

Categories of information disclosed:

We may disclose the following personal information about you:

- Information from your application or other forms, such as your name, address, social security number, assets, income and beneficiaries;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information from consumer reporting agencies.

To whom information is disclosed:

We do not disclose any personal information about you to anyone unless allowed by law. We do not share your financial information with any other business to market products or services to you. However, when your current policy comes up for renewal, we may share your information with other insurance companies in order to obtain competing quotes or to provide you with better coverages or prices. If you wish to prevent that from happening, you may “opt out”. That term is explained below.

Explanation of opt out right:

If you do not want us to attempt to obtain better coverage or better prices from a different insurance company when your current policy comes up for renewal, you may tell us now. By “opting out,” you will instruct us not to share or disclose any personal information with other insurance companies for the purpose of obtaining renewal quotations. If you wish to opt out, call us at 858-345-4292 or complete and return the enclosed form and return it to us at 2611 S. Coast Hwy 101, #205 Cardiff, CA 92007. We may share information about you if we do not hear from you within 30 days. However, you may opt-out at any time. Just call or write us. Even if you opt-out, we may still disclose information as allowed by law.

Confidentiality and security:

We protect your nonpublic personal information. The only employees who have access to that information are those who must have it to provide products or services to you.

Access to and correction of your information:

If you have any questions about the information that we may have in our records about you, you may write to us. If you wish, you may inspect this information in person or receive a copy at a reasonable charge by sending us a written request. Written request must include your name, address, telephone number, policy number and a photocopy of a picture ID for identification purposes.

Dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

IMPORTANT PRIVACY CHOICES

CALIFORNIA OPT-OUT FORM

Date: _____

Please do not share my “nonpublic personal financial information” with another insurer in an effort to obtain a renewal policy or more favorable terms than my existing policy.

Name: _____

Address: _____

Phone: _____

Signature: _____

J.S. Tucker Insurance
2611 S. Coast Hwy 101, #205 Cardiff by the Sea, CA 92007
tel: 858-345-4292
fax: 888-320-0830