

THE AGENCY

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Privacy Policy – Introduction

Title V of the Gramm-Leach-Bliley Act generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Gramm-Leach-Bliley Act, we are providing you with this Privacy Policy Notice, which sets out the privacy policies and practices of The Agency. We believe that, in making you aware of how we use your nonpublic personal information, and to whom it is disclosed, this will form the basis for a relationship of trust between us and the public that we serve.

Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information

In the course of our business, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you or your authorized representative on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means.
- Information about your transactions we secure from our files, our affiliates, or others.
- Information that we receive from others involved in your transaction or insurance placement, such as the real estate agent, attorney, lender, or title company.
- Information we receive from your internet websites.
- Information we receive from the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others.
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except; (1) as necessary for us to provide the product or service you have requested of us; (2) as permitted by law. We may disclose your nonpublic personal information with our affiliates, such as insurance carriers, underwriters, title companies, and other real estate and insurance transaction service providers. We also may disclose nonpublic personal information to:

- Agents, brokers or representatives to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction.
- Third-party contractors or service providers who provide services or other functions on our behalf.
- Insurance regulatory authority, or any law enforcement or other governmental authority, in a civil action, in connection with a subpoena or governmental investigation. And to the internal revenue service for reporting purposes.
- Lenders, lien holders, mortgagees, loss payees, or other parties with an insurable interest in property whose interest must be verified, documented, or protected in connection with the issuance or servicing of an insurance policy or the handling of a claim.
- Others with whom we enter into joint marketing agreements for products or services that we believe you may find of interest.

In addition, we will disclose your nonpublic personal information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your nonpublic personal information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you. One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your personal information.

We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply. We may store such information indefinitely, including the period after which any customer relationship ceased. Such information may be used for an internal purpose, such as quality control efforts, auditing and customer analysis.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We limit access to your nonpublic personal information only to those employees, individuals and entities who need such access in connection with providing products or services to you or for other legitimate business purposes. We use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Online Security

The Agency is committed to protecting consumer privacy online. We believe greater protection of personal privacy on the Web will not only protect consumers, but also increase consumer confidence and ultimately their participation in online activities. The purpose of this section is to inform you of the information we gather about you when you visit our site, how we may use that information, whether we disclose it to anyone, and the choices you have regarding our use of, and your ability to correct, the information.

Our site may contain links to other Web sites. We have no control over the privacy practices or the content of any of our business partners, advertisers, sponsors or to other sites which we provide links. You should check the applicable privacy policy of the Web site sponsor when linking to other Web sites. We may request you to voluntarily supply us with personal information, including your e-mail address, postal address, home or work telephone number and tax ID#. This information may be needed to process a quote or policy request and will be used only for the purpose of completing your transaction. Like many other commercial sites, our site may utilize a standard technology called a “cookie” to collect information about how our site is used. Cookies were designed to help a Web site recognize a user's browser as a previous visitor and thus save and remember any preferences that may have been set while the user was browsing the site. A cookie cannot retrieve any other data from your hard drive, pass on a computer virus, or capture your e-mail address. Our Web site may use cookies to enhance your visit. Cookies can securely store a user's password and identify which parts of a site have been visited. Our cookies may collect your domain name and track your selections through our Web pages. We only use “cookies” to gather the information indicated in this policy and do not use cookies to gather personal identifying information about you without your consent.

Use of User Information

We may perform statistical analyses of aggregate user behavior. This allows us to measure relative consumer interest in the various areas of our Web sites for product development purposes. Any information we collect is used for our own internal purposes to improve the content of the Web sites, to enhance users' experiences when visiting our site, to customize the content and/or layout of our pages, and to provide the services required by an individual user. We do not use personal identifying information for any reason not disclosed either in this policy or at the time the information is requested. We never send e-mail to you unless you request a particular service, or consent to being contacted by e-mail.

Disclosure to Third Parties

“No phone/mobile number information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.”

We do not share personal identifying information with any third party without your consent. These privacy policies are effective as of July 11, 2026. We reserve the right to change this policy at any time, and will post any changes to this policy as soon as they go into effect.

Future Privacy Policy Modifications

The Agency, in continually trying to improve its services, in the future may expand its capabilities for obtaining information. The Agency reserves the right to revise this Privacy Policy from time to time.

Terms of Service

If you have any question regarding this Privacy Policy, please contact us by writing to:

The Agency
19 North Saginaw, Suite 103
Pontiac, Michigan 48342
Attention: Administrative Department
hoi@agency-inc.biz