

INTERNET PRIVACY POLICY

PRIVACY STATEMENT PURPOSE/SUMMARY:

Your privacy is of utmost importance to The Bolger Group, LLC. This notice is provided to explain our Internet Privacy Policy as it relates to your access and use of our website, the voluntary use of any features contained therein, and your voluntary access or use of other information or external links we may provide about other parties and/or their websites that may be of interest to you or are made convenient for you to access from our website.

The core business nature of The Bolger Group, LLC is insurance and in providing insurance related services. The main purpose of our website is to provide an electronic internet-based medium for you to learn more about us and the services we offer, for us to communicate to you information that may be of interest, and to enable you to submit a sufficient amount of general personal information about you to us that will enable us to assist you with certain inquiries or requests you may make of us.

Therefore, we chose to develop our website in a way that limits the type and amount of personal information that may need to be provided to us in order for you to access or use our website for the purposes for which it is intended. For this reason, we have not made available certain levels of transactional capabilities directly on our website (e.g., user sign-in access to policyholder information, direct online quoting features, direct policy change capability, etc.). These types of activities are carried out within the confines of our office structure to not only ensure your privacy but to reinforce our operating philosophy as it pertains to customer service. Should we elect to provide these capabilities in the future, our Internet Privacy Policy will be amended accordingly and we encourage you to review our Internet Privacy Policy frequently to keep abreast of any changes or updates we may make to it.

Also, additional domain name(s) may be or are used by The Bolger Group, LLC which may or will automatically direct you to our website. Our Internet Privacy Policy is applicable to any and all domain names that may be used directly by us that send you to our website. The reason for our use of multiple domain names is merely to more readily assist you or others in locating The Bolger Group, LLC on the internet.

If you are not comfortable using our website for the purpose(s) for which it is intended or in providing personal information through the electronic mediums made available on or via our website or do not agree with our Internet Privacy Policy, please do not do so. Instead, please contact us by mail, phone or facsimile.

PRIVACY STATEMENT:

We respect your right to privacy. All information you provide upon entering and using our website is voluntary-based. We do not collect personal information about you from or through our website unless you elect to provide your personal information to us. Personal information that you provide to us from or through our website is not shared, given, sold, transferred or released by us to any third party whether an individual or organization without your permission with the Exception as set forth immediately below.

Exception: If you are a current client of The Bolger Group, LLC and an "agency-insured relationship" exists between us, our Internet Privacy Policy only applies to the electronic internet-based service(s) we may offer to you. Whether internet-based or not, when provided for or required by any local, state or federal laws or any contract of insurance you have entered in to or as required by a contract we have entered into, our Internet Privacy Policy incorporates the privacy policy of each and every one of the insurance companies, third party brokerage offices, finance companies, regulatory agencies and other parties that we may do business with, by or on your behalf as part of that agency-insured relationship. As a result, in certain instances, we may provide information about you without your permission if such disclosure is necessary to comply with any legal process, contractual requirement you or we may have, or to protect the rights of others including employees of The Bolger Group, LLC or the public.

When requesting certain services from us as offered through our website or in the course of doing business with us via our website, you are authorizing us to submit or release information to third parties about you but only for the purpose specified on the request or inquiry form you have submitted to us. For this reason, such third parties may include but not be limited to: your current insurance company or a third party brokerage firm, any of your clients and their affiliates who use your services or whose services you use, any of your vendors and their affiliates whose services you use or who use your services, mortgage companies, mortgage brokers, lenders, banks and their

affiliates that you do business with or who do business with you, and any other party or parties that you may so designate or provide information about to us.

When you access another website through internet addresses or links we provide, we expect the owner(s) and operator(s) of any such website(s) to abide by the privacy policy(s) they publish. We encourage you to review the privacy policy of any person or organization if you have any concern about your privacy or their use of your personal information.

INFORMATION WE MAY COLLECT:

The information you may provide that we may collect is clearly shown on each form option you voluntarily choose to complete under any of the applicable sections of our website that offer the ability for you to submit an inquiry form or request to us. As a result, information you may voluntarily elect to provide to us will vary and cannot be listed in full in our Internet Privacy Policy. Our Internet Privacy Policy concerning the information we collect also extends to information you provide about third parties which may be necessary for us to fulfill a request you make.

Information we may collect about you includes but may not be limited to:

- Full Name
- Company Name
- Address
- Phone Number
- Facsimile Number
- Vehicle Information
- Insurance Company
- Policy Number
- Policy Expiration Date
- Policy Type or Coverage Information
- Third Party Information Supplied By You
- Other Information You Voluntarily Provide

The information we may collect about you via our website is solely dependent upon the form options you choose that are provided on our website that you may elect to complete and to submit to our office whether by mail, facsimile or by email, and whether by means of document links on our website or your collection of our email address for your use in conducting business with us not directly related to the use of our website.

When you communicate by email to us, the information we collect will include your return email address. You elect to provide your email address to us voluntarily and it is used by us only for the purpose for which it is intended.

OTHER INFORMATION YOU ELECT TO PROVIDE:

We do not collect or ask for your social security number, date of birth, financial information, bank account information, driver's license or any other similarly sensitive information on our website or on any of the inquiry or request forms made available from our website that you may elect to access, complete and submit to us. Should you decide to provide any of this information to us voluntarily, whether electronically or not, in the course of accessing or using our website and/or the forms made available to request a service from us, we will only use the information you elect to provide for the purpose for which it is intended in our rendering of the requested service to you. (Please refer to the Exception notice stated above if you are a current client of The Bolger Group, LLC.)

HOW WE USE YOUR INFORMATION:

The purpose of collecting information from you is to assist you with certain electronic internet-based services, and information that you request from us in the course of your doing business with us and vice versa. If you are a current client/insured of The Bolger Group, LLC, information we collect about you on our website inquiry or request forms is used to enable us to identify that you are a current client/insured and are authorized to make the request of us and/or to enable us to provide you with the inquiry information or service you have requested. If you are a visitor or third party accessing our website, information we collect about you is used to enable us to provide you with a service you may inquire about or request from us.

USE OF ELECTRONIC MAIL COMMUNICATIONS AND EMAIL ADDRESSES:

When you provide us with your email address, whether through our online forms or by independent email use in communicating with us through our email address(s) as may be provided on our website, we will use it only for the purpose intended. This includes responding to any initial or future inquiries you or we may initiate in our providing an ongoing or new service for or to you. We do not share your email address with any third party unless you authorize us to do so to enable us to provide a service you have requested from us.

Electronic mail communications to us are considered confidential and will not be forwarded to any other party without your permission and you, in turn, agree you may not forward electronically generated communications we send to you to any other party without our permission in the course of doing business with us.

While we endeavor to protect your privacy in the course of the use of our website and electronic services that we may offer, email communications may still be involuntarily accessed, procured or intercepted outside of our control and are not necessarily completely secure. If you are concerned about the use of email in providing personal information to us, please do not include personal information in emails that you are not comfortable providing. Instead, please communicate with us by mail, facsimile or by phone.

Opt-Out Option Available: If, after an initial inquiry or submission of an electronic request by email, you wish us to not communicate by email with you and want us to remove your email address from our records, you may notify our office by mail, email or fax at the contact information posted at the bottom of our Internet Privacy Policy and we will do so. Once you elect to Opt-Out, all future inquiries or services required from us or service we provide to you in the course of our business will then be conducted by other communication methods as may be necessary.

NOTE: This email Opt-Out Option is only available with respect to the email contact information we may directly maintain in our office for our use. In other words, if you have provided your email address to your insurance company or permitted us to provide your email address to another party for any reason prior to electing to Opt Out, we will not initiate for you the removal of your email contact information that may be on file with any third party when you choose to Opt Out under the terms of our Internet Privacy Policy. You will need to follow the appropriate procedure established by the other party to do so. Or, you may submit a formal change request to our office when applicable or appropriate as may relate to an “agency-insured relationship” that exists between us.)

NON-PERSONAL INFORMATION THAT MAY BE RECORDED OR USED

We do not collect, record, or use any non-personal information about you or your internet habits when you access our website or utilize any of the features or links provided on our website. We do not monitor or use information about you for our own purpose which may be automatically collected or recorded by our website’s operating system such as your internet domain/provider (IP address), your browser type, the time and date you visited our website, previous websites you may have visited, websites you visit from our website, or by “cookies” that help you use our website or link to other websites via our website, etc. Our website is not intended for such purpose or use by us.

We encourage you to read the privacy policy of the website service powering our website if you have any questions or concerns about when and what non-personal information, if any, they may collect about you or how it is used.

Only you have the control to fully protect your privacy when using internet-based services, therefore, we encourage you to be sure to close your browser after accessing our website or any other website for any reason and to set your browser’s “cookie” or “security” settings according to the privacy level you are comfortable with.

EXTERNAL WEBSITES AND LINKS:

We provide you with the ability to voluntarily access other websites from our website by either providing a website address or link. We do so strictly for your convenience and your voluntary use for whatever reason or purpose you choose to do so. When you elect to access an external website from our website, you may or will leave our website voluntarily to do so. The Bolger Group, LLC has no control over and is not responsible for any of the practices or policies of any of the external websites you may elect to access. If you have a concern about accessing other websites, we request that you not do so using our website links and/or that you review the privacy policy of any website that you do enter.

INTERNET DATA SECURITY:

We endeavor to maintain a high level of security and thus we do not request or require certain personal information from you to access our website nor to use the services offered on our website other than that which may be stated above or as provided for and described on or within our website. Any information you provide is solely at your discretion and you do so voluntarily. To ensure your protection with respect to information we may request of you or that you may provide to us, and to ensure that the information you provide is used correctly and only for the purpose(s) intended, we have in place appropriate electronic, managerial and physical safeguards. (Please refer to the Exception notice above if you are a current client of The Bolger Group, LLC and in an existing “agency-insured relationship” with us.)

USE OF OUR WEBSITE BY MINORS (CHILDREN):

We do not conduct business with minors (children) and neither solicit nor encourage the use of our website by minors. We will not knowingly conduct business with any minor. All individuals accessing our website or the services provided on or from our website are expected to be of no less than the minimum legal age to do so as may be permitted or required by law in the applicable jurisdiction that may apply as it pertains to the nature of the business we conduct. The business we conduct is providing various insurance products and services.

If we learn about or find that a minor has attempted to or did submit information to our office by way of accessing our website, all such information will be destroyed. Further, if necessary, warranted or applicable, the appropriate authorities will be notified by us of the unauthorized access, use or any other illegal conduct by any minor as may pertain to our website, our electronically accessible property, our email address(s), or the safety of our employees, you, or the public.

HOW TO ACCESS OR CORRECT YOUR INFORMATION WITH US

Your ability to access or correct personal information we may have about you will vary and is dependent on the extent and nature of the relationship that has been established between you and The Bolger Group, LLC (i.e., an “agency-insured” relationship exists) at the time of your request. Please contact our office by mail, facsimile or phone regarding any request you may have to access personal information we may have about you and the options available to do so. If you would like us to correct personal information we have about you, please contact our office by mail, facsimile or phone to inquire as to the procedures for doing so and what possible restrictions may exist that would prevent our ability to do so depending on the information you request we correct. If you would like to request that we delete from our records personal information about you, please contact our office by mail, facsimile or phone to inquire as to the procedures for doing so and what possible restrictions may exist that would prevent our ability to do so.

HOW TO CONTACT US

If you have any questions or concerns or other inquiries regarding our Internet Privacy Policy, please contact us as follows:

MAIL: The Bolger Group, LLC
 ATTN: Internet Privacy Policy
 1110 Bethlehem Pike
 Flourtown, PA 19031

PHONE: (215)233-9833
 ATTN: Office Manager

FAX: (215)233-8987
 ATTN: Internet Privacy Policy

EMAIL: Information@thebolgergroup.net
 ATTN: Internet Privacy Policy