

The Minor Firm

Privacy Policy Notice

Title V of the Gramm-Leach-Bliley Act generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information (“Personal Information”) with nonaffiliated third parties, unless the institution provides the individual with a notice of its privacy policies and practices. Nonpublic personal information is specific information about an individual that is not available publicly, which we collect in connection with providing a financial product or service to the individual. Nonaffiliated third parties include persons not employed by us, or a company that is not an affiliate.

We understand your concerns as a client for privacy and the need to ensure the privacy of your information. Lawyers have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by such Act. Therefore, we have always protected your right to privacy.

Your privacy is important to us and maintaining your trust and confidence is a high priority. The purpose of this notice is to explain our Privacy Policy with regard to Personal Information.

In the course of our business, we may collect Personal Information about you from the following sources:

- Information that we receive from you, including information on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information that we secure from our files;
- Information about your transaction with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

We do not disclose any Personal Information about our clients or former clients to anyone without the direction or permission of said clients or former clients, except as permitted by law or applicable provisions of codes of professional responsibility or ethical rules governing our conduct as lawyers. We may provide your Personal Information to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others 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;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;

- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation; and
- To lenders, lien holders, judgment creditors , or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We restrict access to Personal Information about you to those employees who need to know that information in order to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with our professional standards to guard your Personal Information.