

PRIVACY POLICY



IMPORTANT PRIVACY NOTICE

This notice is being provided on behalf of Jim Moran & Associates, Inc., Fidelity Warranty Services, Inc., Fidelity Insurance Agency, Inc. and Courtesy Insurance Company (collectively referred to as the “JM&A Group”).

We value our customers’ privacy and, as required by law, the following describes important information regarding how we collect public and nonpublic personal information, how the information is disclosed, and your rights. Please review this information carefully.

INFORMATION WE MAY COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information provided by you on our website(s); and
- Information you provide regarding your health. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

INFORMATION WE MAY DISCLOSE AND TO WHOM

We only disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. Nonaffiliated third parties are companies not under common control or ownership of the JM&A Group’s parent company. For example, information may be provided to government entities in response to subpoenas. It may also be shared as part of the routine course of business, such as to administer your account, to provide customer service, or to fulfill a request for a service/ product. You may not opt-out of us sharing this type of information.

We may also disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing arrangements. You may not opt-out of us sharing this type of information with these types of nonaffiliated third parties.

INFORMATION SECURITY

We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

FORMER CUSTOMERS’ INFORMATION

If you have an inactive or closed account(s) with us, we will continue to adhere to the policies and practices described in this notice.

CHANGES TO THE POLICY

We reserve the right to modify or supplement this privacy policy. If material changes are made, we will provide a revised policy to all current customers.

JM&A Group appreciates your business.