

Privacy Policy

Effective July 1, 2001

Degginger McIntosh & Associates values the trust you have placed in us. In return, we take extremely serious protection of the personal information that you have entrusted to us. Protection of personal information is the subject of the Graham-Leach-Bailey act passed by the United States Congress.

In compliance with the Graham-Leach-Bailey act, we are sending you this privacy notice to help you understand how we handle the non-public personal information we collect about you and may disclose to others. This notice tells you how you are able to limit our disclosing non-public personal information about you. The provisions of this notice will apply to our current customers as well as our former customers unless we state otherwise.

INFORMATION WE MAY COLLECT

Degginger McIntosh & Associates and DMA Insurance may collect information about you in the operation of its business. This non-public personal information comes from the following sources:

Information necessary to properly represent and evaluate risks. This may include information you provide on applications for insurance, correspondence or other forms, including but not limited to your name, address, telephone number and E-mail address. Information about your transactions with our affiliates, nonaffiliated third parties, or us. Information we receive from insurance companies, their employees, affiliates and vendors including information received from consumer reporting agencies, such as your credit bureau reports and other information relating to your credit worthiness. Information we receive about you from other sources, including our customers and vendors.

DISCLOSURE OF INFORMATION

Degginger McIntosh & Associates does not sell your private information to any outside party. We may disclose the following to companies that perform marketing services on our behalf or to other insurance companies with which we have joint marketing agreements:

Information we receive from you on applications or other forms, such as your name, address, and social security number, financial information, and beneficiaries. Information about your transactions with us, our affiliates, or others, such as your policy coverage, premium, and payment history. We may also disclose non-public personal information about you to non-affiliated third parties as permitted by law.

PROTECTING YOUR INFORMATION

Degginger McIntosh & Associates maintains physical and electronic safeguards to prevent access to your information by people other than our employees. We continually assess new technology for protecting information and upgrade its systems when appropriate.

YOUR CHOICE TO SHARE INFORMATION

As we have indicated in this Privacy Policy Notice, Degginger McIntosh & Associates collects certain non-public personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that Act. If you prefer that we not disclose non-public information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations). If you do not want us to share information please tell us of this request by writing to: Degginger McIntosh & Associates, Attn: Privacy Dept. 3977 Harbour Pointe Blvd., SW Mukilteo, WA 98275. In your correspondence we need you to provide us with the following: your full name, address, policy number(s) and your direction not to share information within Degginger McIntosh & Associates and with those companies with which we have marketing relationships. Your request will be implemented within 30 days of our receipt. Your choice not to share information will also apply to joint account holders and/or policyholders. If you have any questions on the above, please feel free to call us at 425

While information is the cornerstone of our ability to provide superior service, our most important asset is our customers' trust. Keeping customer information secure and using it only as our customers would want is our ultimate goal.

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