**SENIOR SOLUTIONS, ME Privacy Policy**

Insurance Agents and Brokers (“SENIOR SOLUTIONS, ME”) respects the privacy of our customers, prospective customers and other visitors to its website. SENIOR SOLUTIONS, ME operates as an independent insurance agency representing multiple lines of insurance products from reputable insurers. When placing insurance policies on behalf of its customers when they do not have direct access to these insurance programs. Because SENIOR SOLUTIONS, ME wears different hats, we need to distinguish how we handle our different roles, and how we handle information and privacy in light of certain legal and regulatory requirements, as described below.

**Placement of Personal Lines insurance, including Personal Umbrella Policies**

If you are using our services as a consumer or customer to secure a personal lines policy, such as a Personal Umbrella Policy, through one of our insurers, the following applies:

Under the law, insurance agencies are generally restricted in how they can use, disclose and/or share nonpublic personal information about certain types of consumers and customers. This notice of our privacy policies and practices describes the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. Accordingly, we are providing you with this document, which notifies you of the privacy policies and practices of SENIOR SOLUTIONS, ME.

First, we want to thank you for considering or doing business with us. We also want to share with you the importance we place on protecting the privacy of information we gather from you in accordance with applicable state and federal laws. The following describes our privacy policy when handling information relative to applications for personal umbrella and any other personal lines policies placed on behalf of our customers.

We collect information about our customers from the following sources:

Information we receive from you on applications or other forms, such as your name, address, and date of birth.

Information about our customers’ transactions with us, such as claims and payment history.

Information we receive from a consumer-reporting agency, such as a driving record or insurance score report.

We do not share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law, and to provide those services usual and customary to independent insurance agents. Such services include but are not limited to insurance quoting, rating, underwriting, policy placement, and shopping the renewal.

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

We restrict access to nonpublic personal information about our customers and former customers to those employees who need to know that information in order to assist in providing services or products to the customer.

We will punish any employees who impermissibly share customer information.

We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

We appreciate your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. We will continue to monitor the effectiveness of this privacy policy

**Customers, Non-Customers**

If you are doing business with us in any other capacity, or are just a visitor to our website, our privacy policy is simple: the information we collect is used to assess the needs of our customers and of independent agents, so that we develop tools and resources that are relevant to them.

Information-gathering through the website

The following applies to the information gathering and dissemination practices for information collected on or submitted to this website.

**How Information is collected on the website**

Information you provide: SENIOR SOLUTIONS, ME only collects personally identifiable information from you if you choose to provide this information to us through the website, such as when registering for a course, submitting an inquiry or ordering a product.

Information that is automatically collected: SENIOR SOLUTIONS, ME’s website is not set up to automatically collect personally identifiable information from each visitor to the website. It does automatically collect information that does not identify users personally. Via Web server logs, for example, we may monitor statistics such as the number of website visitors, which page(s) are visited, from which domain our visitors come (e.g., aol.com, yahoo.com, etc.), and which browsers people use to visit our website (e.g., Google Chrome, Safari, Microsoft Internet Explorer, etc.).

Information captured through cookies: A “cookie” is a small file that is placed on your hard drive by a Web page server. Cookies are uniquely assigned to you and can be read only by a Web server in the domain that issued the cookie to you. Each time you initiate a session on our website, the site sets the cookie in order to identify you and determine your access privileges. Cookies do not store any of the personal information that you have provided to the site. They are simply identifiers. Cookies on our website are removed from your hard drive when you end the current session, unless you specifically click the “Remember My Login” box when logging in with a username and password. Clicking on this box will store the cookie on your hard drive so that you will not have to log in each time you visit our website.

You can delete cookie files from your hard drive at any time. However, you should know that cookies may be necessary to provide you with access to much of the content and features of SENIOR SOLUTIONS, ME’s website. We use cookie technology to enable registered users to move quickly and securely through access-controlled areas of the website and to take advantage of certain useful features on the website.

**How Information Is Used**

Information you provide may be used to process your order or respond to your inquiry. If the product ordered is accessed through a third-party, we may share your information with them for the purpose of completing the transaction you requested. We may also disclose personal information when required by law or in the good faith belief that such action is necessary in order to comply with the law or legal process.

SENIOR SOLUTIONS, ME monitors website “traffic” statistics using information that does not identify users personally so we may improve the website. These statistics contain no personal information and cannot be used to gather such information.

**Security**

SENIOR SOLUTIONS, ME takes steps to protect against the loss, misuse, or unauthorized alteration of personally identifiable information. We maintain physical, electronic, and procedural safeguards to guard your information.

Means of Redress

If you suspect SENIOR SOLUTIONS, ME has handled your personal information in a manner that does not comply with this Privacy Policy, please contact us at 800-998-9644 or IAB@IABforME.com.

**Other Websites**

SENIOR SOLUTIONS, ME’s website contains “links” to other, external Internet Websites that may have privacy policies and procedures that differ from those of SENIOR SOLUTIONS, ME.

**Privacy Policy Changes**

SENIOR SOLUTIONS, ME reserves the right to change this Privacy Policy at any time. Updated versions of the Privacy Policy will appear on SENIOR SOLUTIONS, ME’s website and are effective immediately. You are responsible for regularly reviewing the Privacy Policy. Continued use of SENIOR SOLUTIONS, ME’s website after any such changes constitutes your consent to such changes.