

LBS Insurance Group

Privacy Policy

Notice

At LBS Insurance Group, maintaining customers' trust and confidence is a high priority. That is why we want to protect your privacy when we collect and use information about you, and it is why we take measures to safeguard that information.

We want you to know that your privacy concerns are important to us, and, in accordance with the law, we are supplying you with this privacy statement. Chapter INS 25 of the Wisconsin Administrative Code generally prohibits any licensees of the Office of the Commissioner of Insurance, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Wisconsin Administrative Code, we are providing you with this document, which notifies you of the privacy policies and practices of LBS Insurance Group.

Policies & Practices

INFORMATION WE 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, our affiliates or others
- Information we receive from a consumer-reporting agency

INFORMATION WE MAY DISCLOSE TO THIRD PARTIES

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

NON-AFFILIATED THIRD PARTIES TO WHOM DISCLOSURES MAY BE MADE

We disclose nonpublic personal information about you only to non-affiliated third parties as permitted by law (e.g. to insurance carriers for underwriting purposes).

OUR PRACTICES REGARDING INFORMATION CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information in order 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.

RESERVATION OF THE RIGHT TO DISCLOSE INFORMATION IN UNFORESEEN CIRCUMSTANCES

In connection with the potential sale or transfer of its interests, LBS Insurance Group reserves the right to sell or transfer your information (including, but not limited to, your name, address, city, state, zip code, country of residency, age, sex and other information that you provide through other communications) to a third party entity that:

1. Concentrates its business in a similar practice or service;
2. Agrees to be an LBS Insurance Group successor in interests with regard to the maintenance and protection of the information collected; and
3. Agrees to the obligations of this privacy statement

AMENDMENT TO PRIVACY NOTICE AND PRIVACY POLICY

We reserve the right to amend, modify or change, at any time and for any reason, our privacy policies and this privacy notice. In any such events, we will provide an amended privacy notice to you.

The privacy policies and practices of LBS Insurance Group are enforced by all of LBS Insurance Group's offices and divisions, which currently include the following five locations:

Ashland Office

LBS Insurance Group
303 West Main Street
P.O. Box 498
Ashland, WI 54806-0498
Phone: 715-682-6197
Fax: 715-682-6312

Hurley Office

LBS Insurance Group
501 Granite Street
Suite AA2
Hurley, WI 54534
Phone: 715-561-4810
Fax: 715-561-4812

Minocqua Office

LBS Insurance Group
Formerly Wisconsin Insurance
Associates
315 East Front Street
P.O. Box 988
Minocqua, WI 54548
Phone: 715-356-3274
Fax: 715-356-3424

Twin City Office

Twin City Insurance
301 W. Aurora Street
Ironwood, MI 49938
Phone: 906-932-4112