

PRIVACY NOTICE AND DISCLOSURE

The privacy of the personal information we collect from customers and potential customers is very important to Hazar Financial Services. You have received this notice in accordance with federal and state laws. This notice is to provide you with our understanding of types of non-public personal information about you that we may collect, how we use it and how we protect that information.

I. Information we collect:

We collect non-public personal information about you from the following sources:

1. Information we receive from you on applications for insurance or from other insurance forms you complete.
2. Information we receive from the companies we represent which provide insurance policies to you.
3. Information from consumer reporting agencies.
4. Information about your transactions with us, the companies we represent, or (our affiliates) [use the phrase in parentheses only if affiliated with other agency entities, that is two agencies under common control]
5. Information from other sources, such as employers or government agencies.
6. Information from visits from to our website.

The type of information we collect is related to the insurance you request from us and may include your name, address, social security number, driver's license number, ownership of property, marital status, health information, and other information required to get insurance coverages for you.

II. Information we may disclose:

We do not disclose any non-public personal information except as permitted by law. .

We may disclose the following types of information to entities that [PICK ONE: a. provide marketing services on our behalf; or b. with whom we have joint marketing agreements; or c. provide marketing services on our behalf and/or with whom we have joint marketing agreements.]

III. Information we share with third parties

We disclose non-public personal information to non-affiliated third parties only as permitted by law.

We may disclose certain information to entities with which we have marketing services agreements or to other institutions with which we have joint marketing agreements. Such information may include:

We may

share certain non-public personal information about you with non-affiliated third parties for purposes not exempted by federal or state law and regulation. You have the right to instruct us not to share your nonpublic personal information with these non-affiliated third parties. If you wish to instruct us not to share your non-public personal information with non-affiliated third parties, you may opt-out of those disclosures and instruct us not to make any disclosures not expressly permitted by federal and state law and implementing regulations.

IV. Our procedures to protect your private information.

We restrict access to non-public personal information to those employees, agents, representatives or parties who need to know the information in order to provide the insurance products requested by our

customers.

We have policies and procedures that give direction to our employees, and to agents and representatives acting on our behalf, regarding how to protect and use non-public personal information. In addition, we maintain physical, electronic and procedural safeguards to protect non-public personal information.