

PRIVACY POLICY NOTICE
(as of 07/01/01)

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of John P. Nixon Insurance Agency, Inc.

Information that we collect:

We collect nonpublic personal information about you from insurance applications, telephone conversations, the Registry of Motor Vehicles and other insurance companies as allowed by law.

Information we may disclose to third parties:

We may disclose the following kinds of nonpublic personal information about you:

Information we receive from you on applications or other forms such as "your name, address, social security number, beneficiaries" and/or information about your transactions with us, our affiliates or others such as "your policy coverage, premiums, claim history and payment history".

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions for the follow reasons:

To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us;

To an insurance institution, agent, or credit reporting agency for either this agency or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

Your right to access and amend your personal information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information: You should submit a request in writing to Nixon Insurance, David Nixon, P.O. Box 600065, Newtonville, Ma 02460. The request should include your name, address, social security number, telephone number, and the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies you have requested.

To correct, amend or delete any information: You should submit a request in writing to Nixon Insurance, David Nixon, P.O. Box 600065, Newtonville, Ma 02460. The request should include your name, address, social security number, telephone number, the specific information in dispute, and the identity of document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for refusal, which you will have an opportunity to challenge.

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.

Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, Nixon Insurance reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and county or residency 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 Nixon Insurance's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.