

**PRIVACY POLICY  
OF  
PAULL ASSOCIATES  
INSURANCE/REAL ESTATE**

At Paull Associates, we are committed to protecting your privacy as a visitor to this Web site and as our customer. To our visitors and to our customers, we offer this pledge:

Paull Associates is the owner of the information, which is collected on this Web site. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

**Information Collection**

We will ask you to provide your personal information to us when you enroll for coverage and when you purchase an insurance policy from or through us and/or when you purchase real estate or other services from or through us. We will also ask you to provide your personal information to us when you send e-mail to us from this Web site. When you enroll for an insurance policy, use our real estate or other services, we may ask you to provide your name, home address, mailing address, telephone number, social security number and e-mail address. This information may be provided to the insurance company when you purchase an insurance policy so they can establish you as a policyholder and/or we may share this information with other companies so that we can provide you with the product or services you have requested. We will maintain a record of your information at the offices of Paull Associates so we can provide you with policyholder and other services. We restrict access to your Information to our employees and others who we feel must use it to provide our products and services. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

When you purchase an insurance policy or other services from Paull Associates, you may have the option to pay for those products and services with your credit card or personal check. If you use your credit card for payment, your credit card information is deleted from our records after your purchase has been authorized. A transaction number may be provided to you on documents you receive from us. You may use this transaction number as a reference to the credit card purchase. We do not keep a record of your credit card information. If you pay for any product or service by using your personal check, we may keep a copy of your check in your file at our office.

When you send us e-mail from this Web site, you will provide us with certain personally identifiable information including your e-mail address.

We collect your email address so that we can send you emails concerning your transactions with us, and other information we think you will find useful. To ensure you get our emails, our service provider or we may receive confirmations when you open them or click through email links. These confirmations may also show whether your email system supports graphics, so we can tailor our

messages to you. We may share your email address with your selected agent or broker. We will not share your email address with other companies for their marketing purposes without your consent.

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A cookie is a piece of data that is stored on a visitor's hard drive while they are visiting this Web site. We may utilize a short-lived form of cookie when you visit this site. At Paull Associates, a cookie is only used to identify one unique visitor from another visitor during a particular session. A session is the period of active site-use while that unique visitor is linked to our server. We may use cookie technology during a session as a tool to carry forward your input information during the enrollment process. This enables the visitor to input their information once and have the information appear later during the enrollment process. No personally identifiable information is stored on the cookie. The cookie expires and is deleted from the visitor's computer as soon as they close their browser or if they are not actively browsing our Web site for more than a certain period of time. Should a previous visitor to our Web site return for a new session, they will be issued a new cookie and in no way will they be recognized as a visitor from a previous visit or session.

#### Third Party Links

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#### Changes In Our Privacy Policy

The information contained on this website is for informational purposes only and no warranty is made that the information is error-free. The information contained within the Company's web pages may be, at any time, outdated and may include inaccuracies and/or errors. Information may change at any time without notice.

If you have any questions about our privacy policy, please feel free to contact us at:

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