

# SAPPHIRE SOFTWARE SERVICES PRIVACY STATEMENT

Notice Of Policies And Practices Of The Disclosure Of Nonpublic Personal Information At Sapphire Software Services your privacy is important to us and we are committed to protecting your privacy and earning your trust. We are required by federal statute, specifically the Gramm Leach Bliley Act, to provide you with certain information about our practices regarding the nonpublic personal information we obtain from you and about you in the ordinary course of business. Our practices of information-gathering in order to provide you insurance services are usual, appropriate and an acceptable method for the purposes of insurance underwriting. We collect information about people and property to quote and service insurance policies and provide comparison rates. Some of this is called "Nonpublic Personal Information," which generally means information that is provided by you, obtained by us, or that results from your transactions with us. It does not include information available to the general public. We collect the following categories of nonpublic personal information in the normal course of business:

1. Information we receive from you during the process of using our services;
2. Information about your transactions with us, our affiliates, or others;
3. Information we receive from a customer reporting agency, including credit scores, motor vehicle records and loss history information.

We may disclose any of the nonpublic personal information you share with us to affiliates, however, we will do so only to affiliates or to third parties who help us perform our business function of underwriting and pricing your insurance, and otherwise servicing you and your policy(ies). This would include the following types of nonaffiliated entities:

1. Consumer reporting agencies
2. Insurance adjusters
3. Rating bureaus
4. Insurance department regulators
5. Insurance agencies
6. Property inspectors
7. Other insurance support organizations

Disclosures to the entities described here are permitted by law, and we only disclose your nonpublic personal information as permitted by law. In addition, Sapphire Software Services seeks to maintain the confidentiality of your nonpublic personal information. Sapphire Software Services intend for its employees to access customer's and consumer's nonpublic personal information only in the course of their servicing our products. We notify each employee of our strict employment policy against any employee accessing nonpublic personal information for any reasons other than to fulfill their job requirements or as permitted by law. All employees are also required to report to their supervisor any unauthorized use of customer's and consumer's nonpublic personal information of which any employee becomes aware, so that the matter may be investigated and appropriate disciplinary action taken.