

**KAPNICK INSURANCE GROUP-PRIVACY POLICY** At Kapnick Insurance we understand and respect the importance placed on privacy and security. We believe that a greater protection of personal privacy on the web site will not only protect consumers but also increase their confidence in participating in on-line activities. Our site may be linked to other sites that are not maintained by Kapnick Insurance. The inclusion of any link to such sites does not imply approval of or endorsement by Kapnick Insurance of the sites or their content but are provided as a convenience for you.

**Information We Obtain:** We may request that you voluntarily supply personal information for the purpose of correspondence, the quoting of insurance coverage, requested policy change information or other forms necessary to conduct the business of insurance. We will use this information to respond to your message/request, administer your account, and may add your address to our e-mail listing for future correspondence. We are dedicated to maintaining accurate customer records and will strive to correct any inaccurate information in a timely manner. You may contact us to correct any information. Like many other sites, our site utilizes a standard technology called a "cookie" to collect information about how our site is used. This information assists us to design and arrange our web pages in the most user-friendly manner and to better meet the needs of our customers and prospective customers.

**User Information Usage:** We may perform statistical analyses of user behavior. This allows us to measure consumer interest in the various areas of our web site for product development purposes. Any information we collect is used solely for internal purposes, to improve the content of the web site, to enhance users' experiences when visiting our site, to customize the content and/or layout of our pages, and to provide the services required by an individual user. We do not use personal identifying information for any reason that is not disclosed either in this Statement or at the time the information is requested.

**Third Party Disclosures:** We do not disclose any nonpublic personal information to non-affiliated third parties, except as permitted by law. The goal of this privacy policy is to promote and maintain a commitment to privacy in our use of customer information. We will continually review our privacy policy and will post any changes as soon as they go into effect. Please contact us via email at [Kapnick@Kapnick.com](mailto:Kapnick@Kapnick.com) or call (800) 292-0361

## OUR COMPENSATION

Kapnick is compensated through commissions paid by insurance companies and/or fees paid by our clients. We also have “contingency” agreements with some property/casualty and employee benefit carriers. These agreements are based upon a number of factors including business volume, growth, retention and underwriting results of the overall book of business and not tied to a specific account. These contingency payments are not guaranteed and have historically amounted to roughly one-half of one percent of total premiums placed.

Kapnick recommends insurance carriers to our clients based on cost, coverage, service capability and financial security — not based on the existence of contingency agreements. It has always been our practice to put the best interest of our clients first. Please contact us via email at [Kapnick@Kapnick.com](mailto:Kapnick@Kapnick.com) or call (800) 292-0361