

At Richards and Summers, Inc. 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:

Richards and Summers, Inc. 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 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 at Richards and Summers, Inc. we will ask you to provide your name, home address, mailing address, telephone number and e-mail address. This information will be provided to the insurance company when you purchase an insurance policy so they can establish you as a policyholder. We will maintain a record of your information at the offices of Richards and Summers, Inc. so we can provide you with policyholder service. The employees of Richards and Summers, Inc. are each required to sign and acknowledge a Confidentiality And Nondisclosure Agreement. Each employee has been instructed on maintaining the privacy of each customer and the importance of protecting the customer's personal information.

When you purchase an insurance policy from Richards and Summers, Inc. you will sometimes pay the premiums with your personal check. In this case, we will keep a record of your check number in our system. Occasionally, a copy of the check is made, which is kept in your file.

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

Cookies

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 Richards and Summers, Inc. 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 20 minutes. 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

This Web site may contain links to third party Web sites that are not controlled by Richards and Summers, Inc. These third party links are made available to you as a convenience and you agree to use these links at your own risk. Please be aware that Richards and Summers, Inc. is not responsible for the content of third party Web sites linked to Richards and Summers, Inc. nor are we responsible for the privacy policy or practices of third party Web sites linked to Richards and Summers, Inc. Our Privacy Policy only applies to information we collect from you while you are at and while you are actively in a session with Richards and Summers, Inc. If you should link to a third party Web site from Richards and Summers, Inc. we strongly encourage you to review and become familiar with that Web site's privacy policy.

Changes In Our Privacy Policy

We reserve the right to change this Privacy Policy without providing you with advance notice of our intent to make the changes.

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

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