

Northeast Insurance Agency, Inc.
Privacy Policy Notice
(As of July 1, 2001)

PURPOSE OF THIS NOTICE

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

Northeast Insurance Agency, Inc provides personal risk management, auto, home, umbrella insurance, individual life, individual disability, investment products or other related personal insurance products and recognizes the importance of respecting the privacy of our clients and want to make sure that you know the steps we take to protect the privacy of the customer information we collect.

We encourage you to read the following information about how we collect, disclose and protect your information. No action is required on your part.

OUR PRIVACY POLICIES AND PRACTICES

1. What information do we collect?

Northeast Insurance Agency, Inc brokers the insurance policies listed above, collects only the information necessary to negotiate and provide accurate insurance coverage, and to maintain and improve customer service and facilitate claims handling for our clients. We obtain non public information about you from the following sources:

1. Information we collect from you or your authorized representatives provide us on applications, or other forms.
2. Information about your transactions with us from the insurance companies we contact to underwrite your insurance.
3. Information we receive from the Department of Motor Vehicles or other consumer reporting agencies.
4. Information contained in medical records or from medical professionals that is related to insurance claims.
5. For property insurance, we may send someone to inspect your property and verify information about the value and condition of your property.

The information collected may include, for example, your name, address, birth date, social security number, phone number, e-mail address, drivers license number, accident/violation history, information about vehicle operators, mortgages, lien/lease holders, vehicle information, credit card information, occupation, whether you own or rent your home and your loss history. It may include information regarding your personal assets, including but not limited to details about your home, personal property, valuable articles, ownership of boats, aircraft etc. It may also include personal medical, family status, personal financial, corporate financial, copies of personal trusts, tax returns, account numbers, personal goals, investment objectives and risk tolerance. We may collect nonpublic personal information from individuals other than those proposed for coverage.

We obtain and use this information only in accordance with state and federal law.

2. How do we use collected information?

We do not disclose information about you to third parties whose only use of the information is to market a product or service. However, 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 reasons described below.

1. To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us.
2. To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.
3. 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.
4. To a medical care institution or medical professional in order to verify coverage or benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment.
5. To the State Department of Insurance or other regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities.
6. To a group policyholder for the purpose of reporting claims experience or conducting an audit of our operations or service.

We do not sell your information to other companies for any reason.

3. Our practices regarding information confidentiality and security:

We restrict access to nonpublic 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.

4. Reservation of the right to disclose information in unforeseen circumstances.

In connection with the potential sale or transfer of its interests, Northeast Insurance Agency, Inc. and its affiliates, reserve the right to sell or transfer your information (including but not limited to your name, address, age, sex, zip code, state and country of residency, and other information that you provide to us through other communications) to a third party entity that (1) concentrates its business in a similar practice, product or service; (2) agrees to be Northeast Insurance Agency, Inc'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.

This notice is being provided on the behalf of the following Northeast Insurance Agency, Inc affiliated companies:

Northeast Insurance Agency, Inc
Metrowest Insurance Agency, Inc.
allMass Insurance Agency, Inc.