

**NOTICE OF PRIVACY POLICIES AND INFORMATION PRACTICES OF
BICHLMEIER INSURANCE SERVICES, INC
PURPOSE OF THIS NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of California, generally prohibit from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices describing the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of Bichlmeier Insurance Services, Inc and your right to opt out from sharing of certain information.

OUR PRIVACY POLICIES AND PRACTICES

1. Our practices regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or service to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic information.

2. Information we collect:

Categories of Information Collected and Sources from Which We Collect

We collect nonpublic personal information about you from the following sources: Information we receive from you on application or other forms. Information about your transactions with us, our affiliates or others. Information we receive from personal interviews with neighbors, friends, associates or other acquaintances.

3. Information we may disclose to third parties:

In the course of our general business practices, we may disclose the information that we collect about you or others without your permission to the following types of institutions for the reasons described. To a third party if the disclosure will enable that party to perform a business, professional or insurance function for us. 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. 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. To an insurance regulatory authority, law enforcement or other governmental authority in order to protect our interests in preventing or prosecuting fraud.

4. Your Right to opt-out:

You have the right to opt-out from sharing certain information. If you do not want us to share your credit information that we collected from outside sources to our affiliates or, if you prefer that we not disclose your nonpublic personal financial information to nonaffiliated third parties, you may tell us so by calling 800-888-7187. Even if you opt-out, we may still disclose non-public personal information about you as allowed by law. This includes disclosing nonpublic personal information about you to our affiliates to market other products or services to you.

Access and Amendment of Your Records

You have the right to access and amend your records. You may exercise this right by sending us a request in writing to access and /or amend your records. We will process your request or, if we cannot process your request for whatever reason, notify you of our response, with in thirty (30) days from the date of receipt of the written request from you or your authorized agent.

Changes to Our Notice of Privacy Policy and Insurance Information Practices

We reserve the right to change our privacy policies and insurance information practices. If we make any changes to our policies or practices, we will provide you with a copy of a revised notice as required by applicable law.

We will comply with your opt-out direction no later than thirty (30) days after the date of receipt of your opt-out direction.

Notice: Money held in trust by Bichlmeier Insurance Services at Bank of America can be placed in an interest bearing account.