

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing this document, which notifies you of the privacy policies and practices of Westcap Insurance Services and Ryan E&S Insurance Services.

WHY WE COLLECT INFORMATION

We may collect nonpublic personal information about you, your business or your employees that is necessary for our company to review and service your insurance requests. We gather this information from a number of sources, including but not limited to the following:

- Information on applications and other forms via paper and electronic means
- Information about transactions with our business associates, others or us
- Information from consumer reporting agencies
- Information from other sources, such as government agencies

HOW WE DISCLOSE INFORMATION

Information we collect is used to make insurance coverage, service, premium and other related decisions. This information is sometimes shared, as permitted by law, with our insurance affiliates and nonaffiliated business associates to carry out business functions, to review, process or service your applications and business; and to offer you and others products and services. Examples of nonaffiliated business associates are insurance companies, claim service administrators, audit and inspection companies, etc.

THE SECURITY WE PROVIDE

We take customer privacy seriously. Westcap Insurance Services and Ryan E&S Insurance Services restricts access to information we collect to those employees who need to know the information in order to provide products and services to you and your businesses.

Our privacy policy continues to apply even if your relationship with Westcap Insurance Services, Inc., or Ryan E&S Insurance Services has terminated.