

**FACTS****WHAT DOES A.J. BENET, INC. DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons A.J. Benet, Inc. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does A.J. Benet, Inc. share? | Can you limit this sharing? |
|---|------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                          | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                          | No                          |
| <b>For joint marketing with other financial companies</b>   | No                           | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                          | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                           | We don't share              |
| <b>For our affiliates to market to you</b>  | No                           | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                           | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Cross Insurance - New York, Inc. d/b/a A.J. Benet, Inc..

**What we do****How does A.J. Benet, Inc. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does A.J. Benet, Inc. collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- A.J. Benet, Inc. shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- A.J. Benet, Inc. does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- A.J. Benet, Inc. does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of A.J. Benet, Inc., unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of A.J. Benet, Inc. unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

## FACTS WHAT DOES APPLEBY & WYMAN INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?

|              |  |
|--------------|--|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and insurance claim history</li> <li>▪ Medical information and employment information</li> <li>▪ Credit scores and credit-based insurance scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Appleby & Wyman Insurance Agency chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information  | Does Appleby & Wyman Insurance Agency share? | Can you limit this sharing? |
|---|--|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes  | No                          |
| <b>For joint marketing with other financial companies</b>   | No   | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes  | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No   | We don't share              |
| <b>For our affiliates to market to you</b>  | No   | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No   | We don't share              |

**Questions?** Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Appleby & Wyman Insurance Agency, Inc. d/b/a Cross Insurance - Beverly.

## What we do

### How does Appleby & Wyman Insurance Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Appleby & Wyman Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Appleby & Wyman Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Appleby & Wyman Insurance Agency does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Appleby & Wyman Insurance Agency does not jointly market.

### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Appleby & Wyman Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Appleby & Wyman Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES BROWN THAYER SHEDD INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?   |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Brown Thayer Shedd Insurance Agency chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information   | Does Brown Thayer Shedd Insurance Agency share?  | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of BTS Insurance Agency, Inc. d/b/a Brown Thayer Shedd Insurance Agency.

## What we do

### How does Brown Thayer Shedd Insurance Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Brown Thayer Shedd Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Brown Thayer Shedd Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Brown Thayer Shedd Insurance Agency does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Brown Thayer Shedd Insurance Agency does not jointly market.



#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Brown Thayer Shedd Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Brown Thayer Shedd Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES CHARLES GOODMAN INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?  |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Charles Goodman Insurance Agency chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   | Does Charles Goodman Insurance Agency share?   | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don't share              |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No   | We don't share              |
| For our affiliates to market to you  | No   | We don't share              |
| For nonaffiliates to market to you   | No   | We don't share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance - New York, Inc. d/b/a Charles Goodman Insurance Agency.

## What we do

### How does Charles Goodman Insurance Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Charles Goodman Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Charles Goodman Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Charles Goodman Insurance Agency does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Charles Goodman Insurance Agency does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Charles Goodman Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Charles Goodman Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS   | WHAT DOES CORCORAN & HAVLIN INSURANCE GROUP DO WITH YOUR PERSONAL INFORMATION?   |                             |
|---|--|-----------------------------|
| Why?  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?   | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and insurance claim history</li> <li>▪ Medical information and employment information</li> <li>▪ Credit scores and credit-based insurance scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Corcoran & Havlin Insurance Group chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information  | Does Corcoran & Havlin Insurance Group share?  | Can you limit this sharing? |
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes  | No                          |
| <b>For joint marketing with other financial companies</b>   | No   | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes  | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No   | We don't share              |
| <b>For our affiliates to market to you</b>  | No   | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No   | We don't share              |
| Questions?  | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Corcoran & Havlin Insurance Group

## What we do

### How does Corcoran & Havlin Insurance Group protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Corcoran & Havlin Insurance Group collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Corcoran & Havlin Insurance Group shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Corcoran & Havlin Insurance Group does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Corcoran & Havlin Insurance Group does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Corcoran & Havlin Insurance Group, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Corcoran & Havlin Insurance Group unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES CROSS BENEFIT SOLUTIONS DO WITH YOUR PERSONAL INFORMATION?   |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Cross Benefit Solutions chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information   | Does Cross Benefit Solutions share?  | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |



**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Cross Benefit Solutions

**What we do****How does Cross Benefit Solutions protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Benefit Solutions collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Benefit Solutions shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Benefit Solutions does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Benefit Solutions does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Benefit Solutions, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Benefit Solutions unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Desmond & Payne, Inc. d/b/a Cross Insurance - Augusta.

**What we do****How does Cross Insurance protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?   |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information   |  |                             |
|  | Does Cross Insurance share?  | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don't share              |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No   | We don't share              |
| For our affiliates to market to you  | No   | We don't share              |
| For nonaffiliates to market to you   | No   | We don't share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Woodrow W. Cross Agency d/b/a Cross Insurance - Bangor.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.



**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Desmond & Payne, Inc. d/b/a Cross Insurance - Bath.

**What we do****How does Cross Insurance protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Desmond & Payne, Inc. d/b/a Cross Insurance - Belfast.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?   |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information   |  |                             |
|  | Does Cross Insurance share?  | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don't share              |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No   | We don't share              |
| For our affiliates to market to you  | No   | We don't share              |
| For nonaffiliates to market to you   | No   | We don't share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - New Hampshire d/b/a Cross Insurance - DeLand.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

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### Joint marketing

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#### Other important information

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| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Corcoran & Havlin Insurance Group, Inc. d/b/a Cross Insurance - Duxbury.

**What we do****How does Cross Insurance protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
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**Nonaffiliates**

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**Joint marketing**

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#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Cross Insurance, Inc. - New Hampshire d/b/a Cross Insurance - Laconia.

**What we do****How does Cross Insurance protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).



**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Desmond & Payne, Inc. d/b/a Cross Insurance - Lewiston.

**What we do****How does Cross Insurance protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - New Hampshire d/b/a Cross Insurance - Manchester.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Woodrow W. Cross Agency d/b/a Cross Insurance - MDI.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.



**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

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- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance - Wakefield, Inc. d/b/a Cross Insurance - Newburyport.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

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### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

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| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
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| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Desmond & Payne, Inc. d/b/a Cross Insurance - Portland.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

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### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - New Hampshire d/b/a Cross Insurance - Portsmouth.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.



#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - Connecticut d/b/a Cross Insurance - Shelton.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Woodrow W. Cross Agency d/b/a Cross Insurance - Union.

**What we do****How does Cross Insurance protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES CROSS INSURANCE - WAKEFIELD, INC. DO WITH YOUR PERSONAL INFORMATION?   |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance - Wakefield, Inc. chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information   | Does Cross Insurance - Wakefield, Inc. share?  | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don't share              |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No   | We don't share              |
| For our affiliates to market to you  | No   | We don't share              |
| For nonaffiliates to market to you   | No   | We don't share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |



**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Cross Insurance - Wakefield, Inc.

**What we do****How does Cross Insurance - Wakefield, Inc. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cross Insurance - Wakefield, Inc. collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance - Wakefield, Inc. shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance - Wakefield, Inc. does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance - Wakefield, Inc. does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance - Wakefield, Inc., unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance - Wakefield, Inc. unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES CROSS INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cross Insurance share? | Can you limit this sharing? |
|---|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>   | No                          | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                          | We don't share              |
| <b>For our affiliates to market to you</b>  | No                          | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                          | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Desmond & Payne, Inc. d/b/a Cross Insurance - Windham.

## What we do

### How does Cross Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES CROSS INSURANCE, INC. - RHODE ISLAND DO WITH YOUR PERSONAL INFORMATION?  |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Insurance, Inc. - Rhode Island chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   |  |                             |
|  | Does Cross Insurance, Inc. - Rhode Island share?   | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don't share              |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No   | We don't share              |
| For our affiliates to market to you  | No   | We don't share              |
| For nonaffiliates to market to you   | No   | We don't share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - Rhode Island.

## What we do

### How does Cross Insurance, Inc. - Rhode Island protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Insurance, Inc. - Rhode Island collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance, Inc. - Rhode Island shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Insurance, Inc. - Rhode Island does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Insurance, Inc. - Rhode Island does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Insurance, Inc. - Rhode Island, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Insurance, Inc. - Rhode Island unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.



| FACTS   | WHAT DOES CROSS PRIVATE CLIENT INSURANCE DO WITH YOUR PERSONAL INFORMATION?  |                             |
|---|--|-----------------------------|
| Why?  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?   | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and insurance claim history</li> <li>▪ Medical information and employment information</li> <li>▪ Credit scores and credit-based insurance scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cross Private Client Insurance chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information  | Does Cross Private Client Insurance share?   | Can you limit this sharing? |
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes  | No                          |
| <b>For joint marketing with other financial companies</b>   | No   | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes  | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No   | We don't share              |
| <b>For our affiliates to market to you</b>  | No   | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No   | We don't share              |
| Questions?  | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of BTS Insurance Agency, Inc. d/b/a Cross Private Client Insurance.

## What we do

### How does Cross Private Client Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Cross Private Client Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Private Client Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cross Private Client Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cross Private Client Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Cross Private Client Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Cross Private Client Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES DAIGLE & TRAVERS INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Daigle & Travers Insurance Agency chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Daigle & Travers Insurance Agency share? | Can you limit this sharing? |
|---|---|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes   | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes   | No                          |
| <b>For joint marketing with other financial companies</b>   | No  | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes   | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No  | We don't share              |
| <b>For our affiliates to market to you</b>  | No  | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No  | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - Connecticut d/b/a Daigle & Travers Insurance Agency.

## What we do

### How does Daigle & Travers Insurance Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Daigle & Travers Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Daigle & Travers Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Daigle & Travers Insurance Agency does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Daigle & Travers Insurance Agency does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Daigle & Travers Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Daigle & Travers Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES INSURANCE SHOPPERS DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Insurance Shoppers chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Insurance Shoppers share? | Can you limit this sharing? |
|---|--------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                            | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                            | No                          |
| <b>For joint marketing with other financial companies</b>   | No                             | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                            | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                             | We don't share              |
| <b>For our affiliates to market to you</b>  | No                             | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                             | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Woodrow W. Cross Agency d/b/a Insurance Shoppers.

**What we do****How does Insurance Shoppers protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Insurance Shoppers collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Insurance Shoppers shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Insurance Shoppers does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Insurance Shoppers does not jointly market.



#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Insurance Shoppers, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Insurance Shoppers unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES KNAPP SCHENCK & COMPANY INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Knapp Schenck & Company Insurance Agency chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Knapp Schenck & Company Insurance Agency share? | Can you limit this sharing? |
|---|--|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes  | No                          |
| <b>For joint marketing with other financial companies</b>   | No   | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes  | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No   | We don't share              |
| <b>For our affiliates to market to you</b>  | No   | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No   | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of KSC Insurance Agency, Inc. d/b/a Knapp Schenck & Company Insurance Agency.

**What we do****How does Knapp Schenck & Company Insurance Agency protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Knapp Schenck & Company Insurance Agency collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Knapp Schenck & Company Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Knapp Schenck & Company Insurance Agency does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Knapp Schenck & Company Insurance Agency does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Knapp Schenck & Company Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Knapp Schenck & Company Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES LOISELLE INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Loiselle Insurance Agency chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Loiselle Insurance Agency share? | Can you limit this sharing? |
|---|---------------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                   | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                                   | No                          |
| <b>For joint marketing with other financial companies</b>   | No                                    | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                                   | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                                    | We don't share              |
| <b>For our affiliates to market to you</b>  | No                                    | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                                    | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Cross Insurance, Inc. - Rhode Island d/b/a Loiselle Insurance Agency.

**What we do****How does Loiselle Insurance Agency protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Loiselle Insurance Agency collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Loiselle Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Loiselle Insurance Agency does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Loiselle Insurance Agency does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Loisel Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Loisel Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES MCSWEENEY & RICCI INSURANCE AGENCY, INC. DO WITH YOUR PERSONAL INFORMATION?  |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons McSweeney & Ricci Insurance Agency, Inc. chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   | Does McSweeney & Ricci Insurance Agency, Inc. share?   | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |



## Who we are

### Who is providing this notice?

This notice is being provided on behalf of McSweeney & Ricci Insurance Agency, Inc.

## What we do

### How does McSweeney & Ricci Insurance Agency, Inc. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does McSweeney & Ricci Insurance Agency, Inc. collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- McSweeney & Ricci Insurance Agency, Inc. shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- McSweeney & Ricci Insurance Agency, Inc. does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- McSweeney & Ricci Insurance Agency, Inc. does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of McSweeney & Ricci Insurance Agency, Inc., unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of McSweeney & Ricci Insurance Agency, Inc. unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES PRESIDENT INSURANCE AGENCY, INC. DO WITH YOUR PERSONAL INFORMATION?  |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons President Insurance Agency, Inc. chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   | Does President Insurance Agency, Inc. share?   | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of President Insurance Agency, Inc.

## What we do

### How does President Insurance Agency, Inc. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does President Insurance Agency, Inc. collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- President Insurance Agency, Inc. shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- President Insurance Agency, Inc. does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- President Insurance Agency, Inc. does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of President Insurance Agency, Inc., unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of President Insurance Agency, Inc. unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

**FACTS****WHAT DOES PROVIDER INSURANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Medical information and employment information
- Credit scores and credit-based insurance scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Provider Insurance chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Provider Insurance share? | Can you limit this sharing? |
|---|--------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                            | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                            | No                          |
| <b>For joint marketing with other financial companies</b>   | No                             | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                            | No                          |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                             | We don't share              |
| <b>For our affiliates to market to you</b>  | No                             | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                             | We don't share              |

**Questions?**

Call (207) 947-7345 or email [privacy@crossagency.com](mailto:privacy@crossagency.com).

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of PGIA, Inc. d/b/a Provider Insurance.

## What we do

### How does Provider Insurance protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Provider Insurance collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Provider Insurance shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Provider Insurance does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Provider Insurance does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Provider Insurance, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Provider Insurance unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.



| FACTS  | WHAT DOES RAND INSURANCE, INC. DO WITH YOUR PERSONAL INFORMATION?  |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Rand Insurance, Inc. chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   | Does Rand Insurance, Inc. share?   | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

**Who we are****Who is providing this notice?**

This notice is being provided on behalf of Rand Insurance, Inc.

**What we do****How does Rand Insurance, Inc. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Rand Insurance, Inc. collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Rand Insurance, Inc. shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Rand Insurance, Inc. does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Rand Insurance, Inc. does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Rand Insurance, Inc., unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Rand Insurance, Inc. unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES SCHONNING INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?  |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Schonning Insurance Agency chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   | Does Schonning Insurance Agency share?   | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of Cross Insurance, Inc. - Rhode Island d/b/a Schonning Insurance Agency.

## What we do

### How does Schonning Insurance Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Schonning Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Schonning Insurance Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Schonning Insurance Agency does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Schonning Insurance Agency does not jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Schonning Insurance Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Schonning Insurance Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.

| FACTS  | WHAT DOES THE DRISCOLL AGENCY DO WITH YOUR PERSONAL INFORMATION?   |                             |
|--|--|-----------------------------|
| Why?   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |                             |
| What?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and insurance claim history</li><li>▪ Medical information and employment information</li><li>▪ Credit scores and credit-based insurance scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| How?   | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons The Driscoll Agency chooses to share; and whether you can limit this sharing.   |                             |
| Reasons we can share your personal information   | Does The Driscoll Agency share?  | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| For our marketing purposes — to offer our products and services to you   | Yes  | No                          |
| For joint marketing with other financial companies   | No   | We don’t share              |
| For our affiliates’ everyday business purposes — information about your transactions and experiences   | Yes  | No                          |
| For our affiliates’ everyday business purposes — information about your creditworthiness   | No   | We don’t share              |
| For our affiliates to market to you  | No   | We don’t share              |
| For nonaffiliates to market to you   | No   | We don’t share              |
| Questions?   | Call (207) 947-7345 or email <a href="mailto:privacy@crossagency.com">privacy@crossagency.com</a> .  |                             |

## Who we are

### Who is providing this notice?

This notice is being provided on behalf of TDA, Inc. d/b/a The Driscoll Agency.

## What we do

### How does The Driscoll Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does The Driscoll Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance
- Provide employment information
- Pay insurance premiums
- Give us your contact information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- The Driscoll Agency shares information about your transactions and experiences for our affiliates' everyday business purposes. These affiliates include Cross Financial Corp., which operates as Cross Insurance.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- The Driscoll Agency does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- The Driscoll Agency does not jointly market.



#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at (207) 947-7345 or at [insurance@crossagency.com](mailto:insurance@crossagency.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of The Driscoll Agency, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of The Driscoll Agency unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.