

PRIVACY POLICY

ABSOLUTE ADVANTAGE INSURANCE SERVICES, LLC

(AAIS)

501 N. LAKE HAVASU AVE #100

LAKE HAVASU CITY, AZ 86403

PHONE: 928-680-4467

FAX: 928-680-1584

Important Notice About Our Information Practices And The Protection Of Your Privacy

AAIS values your business and the trust you've placed with us. That's why we want to assure you that we are serious about keeping your personal information private. This notice describes our policy regarding the collection and disclosure of non-public personal information.

INFORMATION WE COLLECT: We obtain most of our information directly from you. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for insurance. We collect non-public personal information about you from the following sources:

Information we collect:

Name, address and phone number

Social Security Number

Motor Vehicle and Medical Records

Claim and Payment History

We collect information from:

Completed applications and forms

Consumer Reporting Agencies

Other vendors such as MVD

Other Insurance Companies

We may disclose the information we collect about you or others to third parties, such as insurance companies and other insurance businesses. We may make these disclosures to:

- Obtain a premium quotation for you
- Compare different insurers for coverage and price
- Facilitate the renewal or replacement of coverage
- Transfer insurance business to a different entity
- Report or prevent fraud and other illegal activities
- Verify coverage, benefits, or treatment
- Obtain premium financing for you
- Perform other insurance transactions

Information we may disclose to affiliates and third parties. We do not disclose any non-public personal information about our customers to anyone, except as permitted by law. We may disclose non-public personal information about you to the following affiliates and non-affiliated third parties to effect, administer, or service your insurance transaction:

- Claims Administrators
- Other insurance companies that might write your policies on renewal
- Appraiser, inspectors, and other insurance support services
- Consumer reporting agencies
- Governmental agencies when required to do so
- Third parties to market products or services to you under a joint marketing agreement
- Affiliate or third parties for the purpose of conducting an audit of the insurance institution or agent in connection with the operations or services provided
- A lien holder, mortgagee, assignee, or other person having a legal or beneficial interest in the insurance policy
- Persons or agencies lawfully entitled pursuant to a subpoena or court order.

Your Right To Opt Out. If you do not want us to disclose personal information about you to non-affiliated third parties, you may tell us so. This is known as "opting out". You may opt-out at any time. If you wish to opt-out, complete and return the form that appears below. Even if you opt-out, we may still disclose information as allowed by law. This includes disclosing information to our affiliates to market other products or services to you.

Our Practices Regarding Information Confidentiality and Security. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedure safeguards that comply with federal regulations to guard your non-public personal information.

Access To and Correction Of Your Information. You may write to us if you have any questions about the information we may have in our records about you. You may inspect this information in person or receive a copy at a reasonable charge by sending us a written request. You can notify us in writing if you believe any information should be corrected, amended, or deleted and we will review your request. We will either make the requested change or explain why we can not do so. You may send your written request to us at:

Absolute Advantage Insurance Services, LLC 501 N. Lake Havasu Ave #100 Lake Havasu City, AZ 86403.
All written requests must include your name, address, telephone number and policy number.

We reserve the right to change this policy and apply changes retroactively, as permitted by law. We will inform you of these changes as required by law. If you cease to be our customer, this Privacy Policy will continue to apply to the extent we retain your information collected while you were a customer.

An OPT-OUT Form is available upon request. If you sign the OPT-OUT form it eliminates your opportunity to have AAIS use previously gathered information in order to quote with different companies in an effort to get you the best coverage at the best price.

Please send your written request to the address below to obtain a copy of the OPT-OUT form. Thank you.

Absolute Advantage Insurance Services, LLC
501 N. Lake Havasu Ave #100
Lake Havasu City, AZ 86403
928-680-4467