

FACTS**WHAT DOES O'CONNOR 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 employment information
- Insurance claim history and payment history
- Credit scores and driver's license information

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 O'Connor Insurance Agency chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does O'Connor 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: Prosperity Financial	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

To limit our sharing:

Call 314-434-0038 or email info@oconnor-ins.com

Please note:

If you are a *new* customer, we can begin sharing your information (30) days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 314-434-0038 or go to www.oconnor-ins.com

What we do

How does O'Connor 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 O'Connor Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance or file an insurance claim
- Show your driver's license or provide your mortgage information
- Use your credit or debit card or pay us by check

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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ <i>O'Connor Insurance Agency has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ Nonaffiliates we share with can include insurance companies, mortgage companies, credit bureaus, or independent adjusters
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ Prosperity Financial