

**Ison Insurance Agency, Inc.
United Agency of Kentucky, LLC.
Keystone Insurers Group, Inc.
Privacy Information Policy**

Protecting your privacy is important to our Agency and our employees. We want you to understand that information we collect and how we use it among Ison Insurance Agency, Inc. (Ison), Keystone Insurers Group, Inc. (Keystone), and United Agency of Kentucky LLC (UAK), the companies we represent and any non-affiliated third parties. The following policy serves as a standard for all Ison Insurance Agency Inc., Keystone Insurers Group, Inc. and United Agency of Kentucky LLC employees for collection, use, retention and security of your non-public personal information. This privacy policy is effective July 1, 2001. We reserve the right to amend the policy at any time in the future.

What Information We Collect

We may collect non-public personal information about you from the following, but not limited to these sources: information we receive from you on applications or other policy forms, information about your transactions with us, our companies or others, information we receive from third parties such as credit bureaus and information we obtain to verify representations made by you. Non-public personal information is non-public information about you that we obtain in connection with providing an insurance product or service to you.

What Information We Disclose

Ison, Keystone & UAK are a family of agencies that work together with our companies to provide you with a broad array of insurance and financial products designed to meet your needs in a fast and cost effective manner. We are permitted under law to share information about our experiences or transactions with you and your policy within our agencies. We also may share additional information about you or your policy (such as any information from credit reporting agencies) with our insurance companies and brokers, securities brokers, investment companies, financial institutions, etc. We will also share information about you or your policy to the county court clerks in order to assist you in licensing or re-licensing your auto, auto dealers, lending institution and or mortgagee or lien holders, health or medication information. **You may direct us at any time not to disclose to our companies' information that does not relate solely to our companies experiences or transactions with you or your policy such as credit bureau information. You may direct us at any time not to disclose your non-public personal information to our companies, county court clerks, and your lending institution, mortgagee or lien holder.**

We are permitted under law to disclose non-public personal information about you to "non-affiliated third parties" (i.e., third parties that are not members of our corporate family) in certain circumstances. For example, we may disclose non-public personal information about you to such third parties to assist us in servicing your policy with us to government entities, in response to subpoenas, and to credit bureaus. **We do not disclose any non-public personal information about you to any other third parties, except as permitted by law.**

If you become an inactive customer, we will continue to adhere to the privacy policies described in this notice.

Our Security Policy

We also take steps to safeguard customer information. We restrict access to your personal and policy information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that guard your non-public personal information.

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator (s) may be entered in any court having jurisdiction thereof.

In connection with potential sale or transfer of its interests, Ison, Keystone & UAK reserves the right to sell or transfer your information (including but not limited to your address, name, sex, sip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be Ison Insurance Agency's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

If you wish to "opt out" and direct that non-public personal information not be shared among the affiliated parties and non-affiliated parties (county court clerk, lending institution, mortgagee, lien holder) of Ison, Keystone or UAK, please contact our office so you can sign an "opt out" form. If you opt out, you may not receive the full complement of all the services that we offer at our agency. You may also experience a delay in services rendered

ISON INSURANCE AGENCY INC. HAS NEVER BEFORE SOLD POLICYHOLDER INFORMATION AND DOES NOT PLAN TO DO SO IN THE FUTURE.