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Privacy Policy

I. Introduction:

As a current customer of Barr's Insurance, we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

We are a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. This privacy policy summarizes the policies and practices of our agency regarding the collections, disclosure, and confidentiality of our nonpublic personal information. We want you to understand what information we collect about you and how we use that information. This privacy policy applies to our relationship with you, who obtain products or services from us for personal, family, business and household purposes.

II. Information we collect

Barr's Insurance collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. We collect this necessary information from the following sources:

Information we receive from conversations with you, applications or other forms.

Information about our clients' transactions with us, our insurance companies and other affiliates.

Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.

To collect customer information from the above-stated sources, we may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

III. Information that we disclose to Nonaffiliates

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. Disclosures, which are permitted by law, include, but not limited to, disclosures, which are necessary to service your policy to investigate and pay claims and to process transactions you request.

IV. Information we disclose within our agency:

We are permitted by law to share information about our experience and transactions with you (such as payment and claim history and types of insurance coverages you purchase through us) within our agency to service and issue insurance policies with your consent unless you tell us not to share the information. We may share information within our agency and with insurance companies that we represent that is not related solely to our experience and transactions with you (nonexperience information).

Nonexperience information includes, but not limited to:

Information from applications

Insurance we obtain from a third parties, such as consumer reports, motor vehicle reports, prior loss history with other insurances.

V. Our practices regarding information confidentiality and security:

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.

We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

Barr's Insurance appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. We will continue to monitor the effectiveness of this privacy policy.

Protecting the American Dream since 1873