

This web site may contain concepts that have legal, accounting and tax implications. It is not intended to provide legal, accounting or tax advice. You may wish to consult a competent attorney, tax advisor, or accountant.

First, your privacy is taken very seriously. We do not sell or rent your contact information to other marketers at all, ever!

In compliance with the Gramm-Leach-Bliley Act ("GLB"), Public Law 106-102 (1999), this notice contains the privacy policy of Paul B. Roberts/Accent On Insurance..

The GLB Act was enacted to provide greater protection for an individual's private information. This notice is meant to provide you with information regarding how we use your personal information and what your rights are with regard to your non-public personal information.

In order to provide you with the benefits available on our website, we need to collect certain non-public information. In fact, the more we understand about you and your needs, the better we can suggest the right financial products or services for you. However, we are committed to maintaining the privacy of this information in accordance with the law.

All employees and affiliates of our company with access to personal information about our clients are required to follow this policy. Our privacy policy applies to all personally identifiable non-public information about you that is obtained in connection with providing you our financial products or services. Our privacy policy will continue to cover information we collect about you during the course of our relationship, as well as after it has ended.

The Kind of Information We Collect

When you complete your insurance application form, claim form, or other forms, we typically receive from you the following kinds of information:

- name
- address date and location of birth
- marital status
- sex
- social security number
- medical information

During the course of our business relationship, we may obtain information about:

- your payment history
- your tax obligations
- your investment preferences

If you correspond with us or transact business through our computer websites, your browser may provide information to us as you interact with us via the internet.

When May We Disclose Your Personal Information

It is our responsibility to meet your expectations for privacy while still providing you with the financial products or services. In order to provide our services to you, your information may be shared with other service providers.

To complete applications and forms, we may need to provide your non-public information to affiliated and nonaffiliated persons or entities involved in the underwriting, processing, servicing, and marketing of financial products and services.

Our privacy policy does **not** permit us to provide any nonaffiliated third party with your non-public information unless we have an agreement with the third party that they will protect the confidentiality of your non-public information.

There are times when we are required by law to provide your non-public information to authorized persons or entities. Such occasions include:

- complying with a subpoena or summons by federal, state or local authorities
- responding to judicial process
- responding to regulatory authorities
- other purposes as required by law

We will not disclose any of your non-public personal information to anyone except as permitted or required by law.

Maintaining Security of Your Private Information

We will work to ensure that your non-public personal information remains confidential and secure. To do so, we have established the following procedures to protect against unauthorized access to your personal information:

- The only persons with access to your non-public personal information are those persons who need to know about the information to underwrite, process, service, or market insurance products and services
- We will keep your information physically and electronically secure
- If it comes to our attention that a piece of personal information that we possess may be inaccurate or false we will make a reasonable effort to re-verify its accuracy and correct any error as appropriate

Former Clients

Your non-public personal information is maintained by us on a confidential and secure basis. If we disclose any of your information, it will be for the reasons and under the conditions described in this notice. We do not disclose any non-public personal information about our former clients to anyone except as permitted or required by law.

Further Information

If you have any questions about our privacy policy, please write to:

Paul B. Roberts
Accent On Insurance

Phone (516) 785-1583
Fax (516) 986-4200