

Privacy Statement

Revised January 2, 2009

At the Warren Gray Agency, we value you as a customer. We share your concerns about privacy. We are providing this notice to explain how we treat personal information ("customer information") that is not public. This is information we obtain from you or other sources when we provide you with products and services.

We want you to know that we respect your privacy; and we protect your information.

- We do not sell customer information.**
- We do not share your information with persons, companies, or organizations outside of the Warren Gray Agency that would use that information to contact you about their products and services.**
- We expect persons or organizations that provide services on our behalf to keep your information confidential. We also expect those persons or organizations to use your information only to provide the services we have asked them to perform.**
- We convey to our employees about the need to protect your information. We have established safeguards (these are physical, electronic and procedural) to protect this information.**

Attention Internet Users

This notice provides information about your use of our Web site. This includes:

- Logging on and our use of online data collecting devices known as "cookies;"**
- Our collection of data such as IP address (the number assigned to your computer when you use the Internet). This also includes browser and platform types, domain names, access times, referral data, and your activity while using our site;**
- Who should use our web site;**
- The security of data transmitted over the Internet; and**
- Links and co-branded sites.**

Privacy Frequently Asked Questions

What Do We Do with Your Information?

We do not sell your customer or medical information to anyone. We do not share this information with companies or organizations outside of the Warren Gray Agency that would use it to contact you about their products and services. If that practice were to change, we would offer you the means to opt out of this type of information sharing. Also, we would obtain your consent before sharing your medical information for marketing purposes.

Your agent or broker may use your information to help you with your insurance needs. We may also contact you about products, features, and options in which you have expressed an interest. Without your consent, we may provide your information to persons or organizations in and out of the Warren Gray Agency. This would be done as permitted or required by law. We may do this to:

- Fulfill a transaction you have requested**
- Service your policy**
- Market our products to you**
- Investigate or handle claims**
- Detect or prevent fraud**
- Participate in insurance support organizations (The information in a report prepared by an insurance organization may be retained by that organization and distributed to other persons.)**
- Comply with lawful requests from regulatory and law enforcement authorities**

These persons or organizations may include:

- **Our affiliated companies**
- **Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf.**
- **Other financial institutions with which we have an agreement for the sale of financial products.**
- **Other insurance companies. This would be done so they could perform their role in an insurance transaction involving you.**
- **Independent claims adjusters**
- **A business or businesses that conduct actuarial or research studies.**
- **People who request information pursuant to a subpoena or court order.**
- **Repair shops and recommended claims vendors**
- **Your agent or broker**

What Kind of Customer Information Do We Have, and Where Did We Get It?

Much of the information that we have about you comes from you. When you perform certain transactions, you may give us information such as your name, address, e-mail address, telephone number, family member information, credit/debit card numbers, auto/property ownership and/or Social Security Number. These transactions include when you submit an application for insurance, submit a request for insurance, submit a request for products and services we offer, or submit a request for an insurance quote. We keep information about the types of services you purchase from us and our affiliates. Examples of this include premiums, account balances, and payment history. We may collect information from our web site. This includes your activity while using our site and information from online collecting devices known as "cookies" (see below). We may collect information from outside sources such as consumer reporting agencies and health care providers. The information we collect may include the following:

- **Loss information reports.**
- **Motor vehicle reports.**
- **Credit reports.**
- **Medical information.**

How Do We Protect Your Customer Information?

We expect any company with whom we share your information to use it only to provide the service we have asked them to perform. Information about you is also available within the Warren Gray Agency. It is available to those people who may need to use it to meet and service the needs of our customers. We communicate the need to protect your information to all employees and agents. We especially communicate this need to people who have access to it. Plus, we have established physical, electronic, and procedural safeguards to protect your information.

Note that if your relationship with us ends, your information will remain protected. This protection will be provided according to our privacy practices outlined in this notice.

How Can You Find out What Information We Have About You?

You may request to see, or obtain by mail, the information about you in our records. If you believe that our information is incomplete or inaccurate, you may request that we correct, add to, or delete from the disputed information. To fulfill your request, we may make arrangements to copy and disclose your information to you on our behalf. This may be done with an insurance support organization or a consumer reporting agency. You may also request a more complete description of the entities to which we disclose your information, or the conditions that might warrant such disclosures. Please send any of the requests listed above in writing to:

**The Warren Gray Agency Inc
Customer Privacy Inquiries
6651 Sullivan Road
Greenwell Springs, LA 70739**

If You Are an Internet User

Our web site, WarrenGrayAgency.com and mithe WarrenGrayAgency.com, provides information about us, our products, and the agencies and brokers that represent us. You may also perform some transactions on the web site. This Privacy Statement applies to users of the WarrenGrayAgency.com and mithe Warren Gray Agency.com, regardless of whether the user is a Warren Gray Agency customer. In addition, as an Internet user, you should be aware of the following:

- What are cookies and how are they used?**
- Do you log my activity on your site?**
- Will I receive promotional e-mails from the Warren Gray Agency?**

During the period you are logged in our site, we log IP addresses (a number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data (the last site or URL you visited before logging into our site and the first site or URL you visit after leaving our site), and your activity while using or reviewing our site.

As part of our services, we also use cookies. A cookie is a message sent to your browser from a Web server that is stored on your computer's hard drive. The message is sent back to the Web server whenever the browser requests a page from that server. Many commercial Internet sites use cookies. While a code in the cookie file enables the site to label you as a particular user, it does not identify you by name or address unless you have provided us with such information (over the Internet or otherwise) or set up preferences in your browser to do so automatically, in which case it may identify you by name, address or other personal information. You may opt out of accepting cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions and you may have to repeatedly enter information to take advantage of services or promotions.

In general, cookies allow us to identify you as a particular user and thus provide you with a more customized service. We may also use cookies to track and measure customer or user requests, inquiries, preferences, interests, demographics, traffic patterns and Web site usage, and to determine audience size and repeated usage. This information may also be used to manage and customize our Web site's content, layout, and services in order to improve our site, enhance customer service, and provide tailored messages.

We use a third-party tracking service that uses tags and third party cookies to track aggregate information about visits to our site. The information that these third parties collect and share through this technology is not personally identifiable. This privacy statement covers the cookies by this site only and does not cover the use or cookies by any advertisers. If you use a forum on this Web site, you should be aware that any personally identifiable information you submit there can be read, collected, or used by other users of these forums, and could be used to send you unsolicited messages. Note we only request your first name to post to this forum and any additional personal information you provide is not required nor encouraged.

As indicated above, we may also use customer information to send you promotional communications about products, features, and options that we believe may be of interest to you. If we have your e-mail address, we may do this by e-mail. If you do not wish to receive promotional e-mails from us, you can inform us of your desire to be removed from our mailing lists by writing us at:

**The Warren Gray Agency Inc.
Customer Privacy Inquiries
6651 Sullivan Road
Greenwell Springs, LA 70739**

Who Should Use Our Web Site?

Our Web site is for insurance and financial products and services and is not intended for children. We offer insurance and financial products and services and thus do not market any products or services to children under the age of thirteen or knowingly collect any information from children under the age of thirteen. If we become aware that information is or has been submitted by or collected from a child under the age of thirteen, we will delete this information.

What Security Procedures Do We Use to Guard Against the Loss, Misuse, Alteration, or Theft of Information While That Information Is Being Submitted to the Warren Gray Agency Over the Internet? We use the Secure Socket Layer (SSL) protocol, secure servers and security protocol to safeguard the information you submit.

To help ensure the security of your personal and financial information that you submit to us (other than via an e-mail message), we use security software to encrypt the information before and during its transmission through the Internet. We only allow information to be submitted for transmission if your browser is compatible with our security software. If your browser is not compatible, you will receive a message indicating your transaction can be completed but at a lower level of security.

E-mail messages are not secure. Our security software does not encrypt e-mail messages. E-mail messages traveling through the Internet are subject to viewing, alteration, and copying by potentially anyone on the Internet.

We take seriously the issue of safeguarding your privacy online. However, please note that you should exercise discretion with respect to the submission of any personal or financial information via e-mail. Please keep in mind that transmitting information via e-mail over the Internet is never completely secure and thus any information submitted may be intercepted, collected, used or disclosed by others. If you are concerned about the security of your communication, we encourage you to send your correspondence through the postal service or use the telephone to speak directly to us. We are not responsible for the security or confidentiality of communications you send to us through the Internet using e-mail messages.

What Can You Do as a Customer to Help Maintain the Security of Information When Accessing The Warren Gray Agency Over the Internet?

Some steps you can take to maintain the security of your information include:

- Utilize the latest, generally proven version of the Netscape, Microsoft Explorer or the America Online browser. Our site is most secure when using one of these browsers.**
- Keep your User ID and PIN or password confidential. Utilize a PIN or password unique to you and, if possible, change it frequently.**
- Make sure others are not watching you enter your User ID, PIN or password on your keyboard when using the protected areas of WarrenGrayAgency.com.**
- Do not leave your computer unattended while logged onto our protected areas of WarrenGrayAgency.com. After you've finished accessing your information, exit the protected area within WarrenGrayAgency.com. This ensures that no one can access your policy information if you leave your computer and your session has not been timed out.**

Whose Privacy Statement Applies to Links and Co-Branded Sites?

This web site contains links to other sites (including, but not limited to, sites owned and/or operated by Facebook, Twitter, BNI, Weather.com, LinkedIn, the Warren Gray Agency). The Warren Gray Agency provides links to other sites as a convenience to persons who visit the Warren Gray Agency web site. If you choose to use the services provided by those sites, you may be asked by those sites to provide certain personally identifiable information (some of which may, on an individual or aggregated basis, be shared with the Warren Gray Agency). Please be aware that the Warren Gray Agency is not responsible for the privacy practices of those sites, even though the Warren Gray Agency's name or logo may appear on those sites. We encourage you to be aware when you leave our site and to read the privacy policies of each and every Web site that you visit, as the privacy policies of those sites may differ from ours. Our Privacy Statement applies solely to this Web site.

We hope you have found this Important Notice helpful. If you are not comfortable with any of the terms or policies described in this Privacy Statement, we ask that you discontinue use of our site. Please be aware that we may periodically update or revise this Privacy Statement. If we make a material change to our online Privacy Statement, we will post a notice on our homepage notifying users that the policy has been revised. If you have any questions or would like more information, please don't hesitate to contact the Warren Gray Agency or call the Warren Gray Agency at 225-261-7997 or 225-275-2322.

Please send your inquiries to:

**The Warren Gray Agency Insurance Company
Customer Privacy Inquiries
6651 Sullivan Road
Greenwell Springs, LA 70739**

**Home Office is located at:
6651 Sullivan Road
Greenwell Springs, LA 70739**

**Satellite Office is located at:
12047 Old Hammond Hwy.
Baton Rouge, LA 70816**