

Financial Brokerage Privacy Policy

This privacy policy describes how we at Financial Brokerage, Inc. (“Financial Brokerage”) handle personal information relating to insurance agents and brokers that we collect. Financial Brokerage has created this privacy policy to demonstrate our firm commitment to your privacy and the protection of your information.

Financial Brokerage is an insurance marketing organization that recruits independent insurance agents to market insurance carrier products. Our website allows insurance agents and brokers to complete forms, including feedback forms and surveys, to request information about our products, services and programs, or to express an interest in joining our company. Financial Brokerage is strongly committed to protecting the privacy of individuals who inquire and form business relationships with us.

This Privacy Policy is directed to insurance agents and brokers.

Personal Information About You

In order to establish a business relationship with us, we may ask you to provide personal information.

Personal information includes, but is not limited to your:

- name
- home and/or business address
- telephone number
- e-mail address

What We Do with Information that We Collect About You

Personal Information – How We Use and Disclose It

We may use your personal information for various purposes, such as to:

- contact you about products, companies, and services that we think will be of interest to you;
- send you promotional newsletters, mailings, and email updates;
- inform you about carrier compliance issues, carrier rate or policy changes, and other insurance-related issues; and
- contact you about pending insurance applications.

Our email marketing is permission based. If you received a mailing from us, our records indicate that (a) you have expressly shared this address for the purpose of receiving information in the future (“opt-in”), or (b) you have registered or otherwise have an existing relationship with us.

We may disclose your personal information:

- to third party service providers who provide technical support for our websites or otherwise assist us in providing services that you have requested;
- as required or permitted by law; and
- in the course of a sale, acquisition, or merger with another business in which case the information in our databases might be among the assets shared with or transferred to another business.

It is not our policy to give or sell your personal information to any other outside company to be used for its own marketing or solicitation purposes.

Non-Personal Information – How We Use and Disclose It

When you visit our website (www.fb-inc.com), we send one or more “cookies” to your computer. Cookies are small files containing a string of characters that uniquely identify your browser. We use cookies to enable automatic log-in for future visits to our website. Most browsers are initially set up to accept cookies, but you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some features and services on the website may not function properly if your cookies are disabled.

Financial Brokerage also collects non-personal information about how our website is used. This information is aggregated to analyze certain information, such as the number of site visits and the average time visitors spend on the site. We use this information to measure site usage and improve the content of our site.

Communications from Financial Brokerage

As explained above, we may use your personal information, including your e-mail address, postal address, or telephone number, to communicate with you regarding insurance products, carriers, and services that may be of interest to you as well as to keep you informed of the current status of pending business.

If you prefer not to receive promotional emails or telephone calls from us, you may "opt-out" at any time by clicking on the "unsubscribe" link in the email, or by writing to us (see the "Contact Us" section below). We will record your opt-out request and maintain it on file unless and until you change your communications preferences.

Please note that if you opt-out of receiving further promotional emails from us, we may still send you newsletters, mailings, and email updates which are not promotional in nature and we may still contact you by telephone for non-promotional purposes. We may need to inform you, for example, about carrier compliance issues, carrier rate changes, and other insurance-related issues including the status of pending business.

Third Party Websites

Financial Brokerage's website, www.fb-inc.com, may contain links to other websites. Financial Brokerage is not responsible for the privacy practices of the companies that operate those sites or the content on these sites.

Security of Personal Information

To prevent unauthorized access and maintain data accuracy and security, we have established physical, electronic, technical and administrative procedures to limit who has access to your personal information. Of course, no company can guarantee that its servers and databases are completely protected against unauthorized access, intrusions and attacks.

Also, we require the service providers that perform functions on our behalf to agree in writing to protect the personal information we share with them.

Updates to this Privacy Policy

We reserve the right to update the terms of this privacy policy at any time. We encourage you to review this policy whenever you visit our website. We will post a notice on this website and will email you if and when it changes.

Contacting Us

If you have any questions about this policy, please contact:

Kevin Kusleika, Senior Vice-President
Financial Brokerage, Inc.
2238 South 156 Circle
Omaha, NE 68130
privacy@fb-inc.com

Effective Date

This privacy policy is effective as of November 1, 2008.

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