

Privacy Policy

We are committed to data security and to protecting your personally identifiable information. This statement discloses the privacy practices for our website.

This privacy notice only applies to www.higginbotham.net and any other website of Higginbotham where a link to this notice is provided. Higginbotham operates branch offices that many have their own websites with separate privacy notices, in which case this privacy notice does not apply.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policy and practices, such as the type of information that it collects about you and the categories of personal information or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of our firm.

OUR PRIVACY POLICIES AND PRACTICES

Information we collect – We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information we receive from a consumer-reporting agency

Cookies and their use on this website – A cookie is a message given to a web browser by a web server. The message is then sent back to the server each time the browser requests a page from that server. Cookie files define you as a user, not as an identifiable person. We use cookies to better customize our website and our services to your interests and needs. We do not use cookies to retrieve information from your computer that was not willingly provided by you.

Information we may disclose to third parties – In our normal course of business in quoting and contracting for insurance coverage for you, we may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, income and beneficiaries
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history

Third parties to whom we may disclose information – We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as life insurers, automobile insurers, mortgage bankers, securities broker-dealers and insurance agencies

Links to other websites – This website contains links to other websites. The operators of those websites may collect information about you through cookies or other technologies. If you link to another website, you will leave the Higginbotham website, and this privacy policy will not apply to your use of and activity on that website.

If you provide personal information through any other website, your transaction will occur on that website (not the Higginbotham website), and the personal information you provide will be collected and controlled by the privacy policy of that website operator. Links on the Higginbotham website to other websites are provided only as a convenience, and the inclusion of such links does not imply endorsement of the linked website.

We encourage you to read the legal notice posted on those websites, including their privacy policies. We have no responsibility or liability for your access or use of, and the data collection and use practices of, other websites.

Children's Privacy – Higginbotham's website is not directed to or intended for children. Higginbotham does not knowingly collect or post information from children under the age of 13 in compliance with laws protecting the privacy of children. Visit the Federal Trade Commission's website to learn more about the Children's Online Privacy Protection Act (COPPA).

Service providers and joint marketers – We may disclose all of the information we collect, as described above under the caption "Information we collect," to companies that perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements.

Your right to opt-out of third party disclosures – If you prefer that we not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures and direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may contact us during normal business hours. Our contact information is on our website in the Contact Us section.

Our practices regarding information confidentiality and security – At all times, we use our best and diligent efforts to restrict access to nonpublic personal information about you to those employees or third parties who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with applicable federal and state laws and regulations to guard your nonpublic personal information.

Our policy regarding dispute resolution – 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.

Reservation of the right to change our privacy policy – We reserve the right to amend or replace this policy without notice. By visiting our website, you agree to accept all terms and conditions outlined in this privacy policy.