

# LACHER & ASSOCIATES

## INSURANCE EXPERTS

### **INFORMATION SECURITY AND PRIVACY STATEMENT**

As an independent insurance agency, Lacher & Associates Insurance Agency collects, maintains and handles personally identifiable information of customers, applicants and other consumers. Maintaining the security of this information is an important responsibility of our agency. This Information Security Program is designed to safeguard the security and confidentiality of customer information, protect against any reasonably anticipated threats or hazards to the security or integrity of the information and protect against unauthorized access to, or use of the information that could result in harm or inconvenience to any customer. This shall be accomplished through the administrative, technical and physical safeguards outlined in this Program.

### **COMPUTER SYSTEM SECURITY**

- We protect our computer system with anti-virus and pest detection software. All computers are scanned and updated on a regular basis. Firewall protection and filters are provided by our internet host to protect access from unauthorized users. Security updates and patches are downloaded automatically.
- Our system network is password protected.
- System information is backed up daily and stored off-site.
- Software and carrier website passwords are changed or access removed when an employee leaves Lacher & Associates. Employees are instructed not to share their passwords or post them on or near their computers.
- Employees are instructed not to open and to delete e-mails from unknown sources.

### **AGENCY PREMISES SECURITY**

- The office reception area does not allow visitors access to customer files or information. The receptionist computer screen is protected so that it cannot be seen by visitors.
- All Lacher & Associates doors are locked except during office hours when staff are present. Employees are given an entrance code for one door and the code is changed when an employee is terminated.

### **DOCUMENT SECURITY**

- Client paper file information is kept in file cabinets in the appropriate department. Employees are instructed to take precautions so that customer information is not easily visible by visitors or other clients.
- Client paper files are only taken off premises minimally by approved personnel and only on behalf of the client.

### **PROTECTION FROM HAZARD**

- Lacher & Associates office is equipped with smoke detectors and fire extinguishers.
- There is a written emergency plan in the event of an office disaster such as a fire.

### **VENDOR CONTACT**

- We carefully select reputable vendors and require vendors to commit to follow agency security procedures and to keep any information they may handle in strict confidence.

## **DISCARDED INFORMATION**

- All paper documents containing a client's personal information are shredded on site. Any electronically filed information is destroyed before a computer is discarded.

## **EDUCATION AND AWARENESS OF AGENCY PERSONNEL**

- Lacher & Associates Employee Handbook includes our Information Security Statement and our Privacy Notice. It also states the Pa Code Section 146c-Information Security Program Regulations.
- Employees are required to read and follow employee handbook procedures as well as departmental procedures and policies to ensure information privacy and security.

## **REVIEW OF PROGRAM TO CONTINUALLY MANAGE AND CONTROL RISK**

- Once a year management will review our Privacy Notice and our Information Security Statement. The annual review will address and access any risk identified and update policies and procedures to control new risks.

## **PRIVACY**

### **SECURITY AND CONFIDENTIALITY**

- While your nonpublic personal information is under our control, access is limited to those employees who have a legitimate business need for such information with respect to serving your needs. In accordance with applicable state and federal regulations we maintain physical, procedural and electronic safeguards to protect the privacy and confidentiality of your nonpublic personal information. We carefully select reputable vendors and require them to commit to keep any information they may need to handle in strict confidence.

### **WE DO NOT SELL YOUR INFORMATION TO OTHERS**

- Because we respect your privacy, we do not sell, trade or otherwise disclose your identity or any other personal information about you to third parties. This includes information we obtain concerning all applicants, clients and former clients. We may, however, share information with companies that perform services on our behalf to assist us in providing our products and services to you. These companies are required to keep your information confidential and secure.

### **INFORMATION WE PROVIDE TO OTHERS**

*We only disclose information about our applicants, clients and former clients as permitted or required by law in conjunction with our normal insurance operations. Here are some examples:*

- We may disclose information to others such as our claims adjusters and our attorneys in the processing of an insurance claim.
- We may be required by a court of law to provide information in connection with a legal proceeding.
- We may share information with government agencies which conduct examinations of our procedures.

### **REVIEW OF PRIVACY NOTICE**

- We monitor, evaluate and adjust, as appropriate, the Privacy Notice in light of any relevant changes, such as: 1) changes in technology, 2) internal or external threats to personal information, and 3) any changes in the Agency's business arrangements.