

FACTS

WHAT DOES HUB INTERNATIONAL LIMITED (HUB) DO WITH YOUR PERSONAL INFORMATION?



Why?	Financial companies choose how they share your personal information. Federal law gives consumers and clients the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • your name, address and social security number. • your payment history and claims information. • information from other reporting agencies and state and federal government agencies, such as state motor vehicle departments. • information from other sources, such as your employer, information clearinghouses, medical or health care providers and/or other third parties.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hub may share; and whether you can limit this sharing.
Who?	This Privacy Notice is intended only for customers of Hub Financial Services' financial institution clients. Hub Financial Services partners only with financial institutions, insurance carriers and insurance agents.

Reasons we may share your personal information:	May Hub share?	Can you limit this sharing?
For our everyday business purposes – such as to maintain or service your insurance account(s), report to credit bureaus, to process or service requested or authorized transactions, to secure quotations for insurance, to obtain insurance coverage or to report or process claims. We may also disclose your health, medical conditions or treatment information as necessary to process or service requested or authorized transactions or as otherwise permitted or required by law.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences, to process or service requested or authorized transactions, such as to secure quotations for insurance, obtain insurance coverage or to report or process claims.	Yes	No
For our affiliates' everyday business practices – information about your creditworthiness.	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To Limit Our Sharing	<p>You can contact us at any time to limit our sharing. To do so</p> <ul style="list-style-type: none"> • Call toll free: (800) 779-4274 • Write: Chief Legal Officer HUB International Limited 300 North LaSalle Street, 17th Floor Chicago, IL 60654 <p>When you are no longer our customer, we may continue to share your information as described in this notice.</p>
Questions?	Call toll free: (800) 779-4274 or visit us at www.hubinternational.com/financial

Who we are

Who is providing this notice?

This notice is provided by Hub and its subsidiaries and operating divisions listed below:

- Hub Financial Services
- Hub International Midwest Limited
- Hub International Limited

What we do

How does Hub protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to such information to those employees or service providers who need to know such information in order to provide the requested services or products.

How does Hub collect my personal information?

We collect your personal information, for example:

- When you submit an application or other completed forms that we receive from you.
- Through your transactions with us.
- From consumer or other reporting agencies and state and federal government agencies, such as state motor vehicle departments.
- From other sources, such as your financial institution, insurance carriers, employer, information clearinghouses, medical or health care providers and/or other third parties.

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for non-affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

What if there is more than one insured on a policy?

This notice describes our privacy practices for both current and former customers. If there is more than one person insured under a policy, this policy will be sent only to the named insured on that policy, but applies to all insureds.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Affiliates include the family of insurance brokerage and other financial services companies owned by Hub.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint Marketing

A formal agreement between unaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include categories of companies such as insurance companies or banks.

Other important information

This notice should not be construed as any notice required to be sent by the Health Insurance Portability and Accountability Act. If you have additional questions you can write to us at:

Chief Legal Officer
Hub International Limited
300 North LaSalle Street, 17th Floor
Chicago, IL 60654

Please include your name, address, telephone number and email address whenever you contact us, including by email. This helps us handle your request correctly.