

At Cochrane & Porter Insurance Agency, we recognize the importance of privacy. This policy applies to all services we offer, but does not apply to services from any third parties. You must review their Privacy Policies before submitting private information.

If you have any questions about this policy, please contact us through our website contact form at www.cochraneandporter.com.

Information We Collect and How We Use It:

To provide our site visitors and customers a full range of services, we may collect the following types of information:

• Information you provide

When you engage us to provide insurance services, we will request personal information, such as your name and email address. If you request an insurance quote through Cochrane & Porter Insurance Agency, we will also ask for certain personal information that we need to process your request, This might include your Social Security number, birth date and account information. We maintain submitted information in encrypted form on secure servers. We may combine information submitted under various forms and services to provide customers with a better experience and to improve the quality of our services.

• Cookies

When you visit our website, we may send one or more Web cookies to your computer that uniquely identifies your browser. A Web cookie is a small text file. We use cookies to track user preferences and trends so that we can provide service. While most browsers accept cookies by default, you can reset your browser to refuse some or all cookies or to indicate when a cookie is being sent.

• Customer Communications

When you send email or other communication to us, we may retain those communications in order to process your inquiries, respond to your requests, and improve our services.

• Other sites

This Privacy Policy only applies to how we handle your information on our website. We link to other sites as a service but we do not have any control over external websites or services so you should check their privacy policies, as well. These external sites could place cookies or other files on your computer. They could also collect data or solicit personal information from you.

Cochrane & Porter Insurance Agency only processes personal information for the purposes described in this Privacy Policy and/or privacy notices for specific services. In addition to the above, such purposes include:

- Providing our insurance services to users
- Auditing, research, and analysis to maintain, protect, and improve our services
- Ensuring the technical functioning of our network
- Developing new services

Choices for Personal Information

When you sign up for a service that requires registration, we may ask you to provide personal information so that we can provide that service. We will use this information for the purpose for which it was collected. We will not use it for other purposes without asking for your consent prior to such use.

You may “opt-out”—or say no to—having your information shared by contacting us through our contact page. If you do choose not to submit personal information to any of our services, there may be some instances in which we may not be able to provide those services to you.

Information Sharing

Cochrane & Porter Insurance Agency only shares personal information with other companies or individuals outside of Cochrane & Porter Insurance Agency in the following limited circumstances:

- We have your consent. We require opt-in consent for the sharing of any sensitive personal information. Information sharing might include communication with insurance companies or other service partners to obtain quotes for you, to service your claims, to process your payment, or to exchange other information necessary to service your account.
- We have a Good Faith Belief that access, use, preservation, or disclosure of such information is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable Terms of Service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property, or safety of Cochrane & Porter Insurance Agency, its users, or the public as required or permitted by law.

If Cochrane & Porter Insurance Agency becomes involved in a merger, acquisition, or any form of sale of some or all of its assets, we will provide notice before personal information is transferred and becomes subject to a different privacy policy.

We may share with third parties certain pieces of non-personal information, such as the number of users who searched for a particular term, for example. Such information does not identify you.

Information Security

We take appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of data. These measures include internal reviews of our data collection, storage, and processing practices and security measures, as well as physical security measures to guard against unauthorized access to systems where we store personal data.

We restrict access to personal information to our employees, contractors, and agents who need to know that information in order to operate, develop, or improve our services. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution if they fail to meet these obligations.

Data Integrity

We process personal information only for the purposes for which it was collected and in accordance with this Policy or any applicable service-specific privacy notice. We review our data collection, storage, and processing practices to ensure that we only collect, store, and process the personal information needed to provide or improve our services. We take reasonable steps to ensure that the personal information we process is accurate, complete, and current, but we depend on our users to update or correct their personal information whenever necessary.

Changes to Our Privacy Policy

If we make changes to our Privacy Policy, we will post them to this section of this website. If you have any questions about this Policy, please feel free to contact us through our website's contact page.

Terms of Use

We've established the following "terms of use" to explain the conditions under which you may use of this website, including how you may and may not use the information provided on our website. By accessing any areas of www.cochraneinsurance.com, you agree to be bound by the terms set forth below. If you disagree with these terms, please do not use this website.

Our Intellectual Property is for Your Non-commercial Use

Our intellectual property is provided for your information, so we want you to feel free to access our website, download, save, and/or print any information you need for your personal use. All materials

on this website, including the organization and layout of this website and all graphics and logos, are owned and copyrighted by Cochrane & Porter Insurance Agency, or are protected under terms of use specified in purchase agreements, such as with stock photography or illustration. You may link to this site or pages on this site. You may access, download, and print materials from this website for your personal noncommercial use, but understand that by doing so, you do not obtain any rights, interest, or title to the materials you read, print, or download. You cannot copy, modify, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, link to, or frame in another website or use on any other website, or transfer or sell any information obtained from this website without written permission from Cochrane & Porter Insurance Agency. Note that all information on our website is designed and intended for “human consumption” and not machine interpretation. Accordingly, data extraction techniques such as web or screen scraping are strictly prohibited.

No Unlawful or Prohibited Use

By using this website, you warrant to Cochrane & Porter Insurance Agency that you will not use this website or any of its contents for any unlawful use, or any use that is otherwise prohibited pursuant to these terms. Any violation of this provision will result in prompt revocation of our permission granted to you to use this website.

Links to Third-Party Sites

For your convenience and as a service to you, we provide hyperlinks to sites operated and controlled by other parties unrelated to us or any of our affiliates. While we make every effort to link to quality sources, we cannot endorse such sites, nor can we guarantee that the information contained within them is accurate and/or complete. If you choose to follow links to any third-party sites, you do so at your own risk. Please also note that the terms of this Privacy Policy apply only to this website and not to any sites we link to. We have no control over third-party / external websites and bear no responsibility for the privacy of your information when you leave our website. We encourage you to review the privacy policy carefully on any third-party sites you may visit before releasing any personal information.

Testimonials

Testimonials on this website are a representation of “typical” customer experiences. Individual experiences, satisfaction, and cost savings often differ from our typical customer. Customer names and towns may have been changed to honor their privacy.

Changes to These Terms of Use

We reserve the right to change these terms at any time, without notice to you. All changes are effective immediately upon being posted on this website, and you are deemed to have accepted such changes by virtue of your use of this website. Therefore, we advise you to review these terms on each occasion you access our website.

Liability Disclaimer

All information, services, products, or other material on this website are provided “as is” without warranty of any kind. In no event shall Cochrane & Porter Insurance Agency, its affiliates, suppliers, and/or its agents be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in any way connected with the use of this website or with the delay or inability to use this website, or for any information, products, materials, and/or services obtained through this website, or otherwise arising out of the use of this website, whether based on contract, tort, strict liability, or otherwise, even if Cochrane & Porter Insurance Agency, its affiliates, suppliers, or any of its agents has been advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the above limitation may not apply to you.