

KPI Insurance

Auto | Home | Farm | Business | Life | Health

KPI provides insurance services. As part of servicing accounts and providing insurance, we collect and maintain information about our customers. We appreciate and respect the trust you place in us when you provide us with your personal information.

This privacy policy outlines our procedures and details how we handle your personal information.

The information in this privacy policy applies to you online if you are a consumer and a current or former insurance customer of KPI.

How we Collect Information

Most of our information comes directly from you on applications or forms provided by you or on your behalf. We also receive information about you from:

- The insurance companies we represent
- Other outside companies, such as credit bureaus, public records and data collection agencies

Any personal health information we obtain about you receives special treatment as described below.

How we Protect Information

We do our best to keep your personal information confidential and secure.

- Only people that need it to provide you with products and services are allowed to have access to your information. These individuals may include employees, independent contractors or other service providers.
- Our policies cover the proper physical security of workplace and records.
- Our virus detections, firewalls and other computer software are designed to protect access and prevent damage to customer data in our computer systems.
- We maintain the privacy of your personal health information as required by the Health Insurance Portability and Accountability Act of 1996. We will keep any personal health information you provide to us is confidential unless:
 1. You provide us with written permission to disclose or
 2. The disclosure is for underwriting, premium rating or other activities related to the creation, renewal or replacement of another contract of health insurance, or
 3. As permitted or required by law.

How we Use and Disclose Information

We may need to disclose your information to conduct business. At times, it may also be required by law. For example:

- We share your information with insurance companies and their agents to place insurance coverage and to service your account.

- We do NOT share your information with any non-affiliated third parties for their independent use in marketing their products.
- When required by law, and when responding to subpoenas and other legal documents, we share your information with credit bureaus and government agencies.
- We only share your personal health information for underwriting, premium rating, or other activities related to the creation, renewal, or replacement of another contract of health insurance, or as permitted or required by law.

Changes to this Privacy Policy

The practices and policies contained in this disclosure are subject to change. We will communicate any significant changes to you as required by law. The practices and policies contained in this brochure replace all previous notices or statements regarding this subject.