

FACTS	WHAT DOES HAMMOND INSURANCE SERVICES DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers 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"> · Social Security number and employment information · Account balances and transaction history · Property information · Credit reports and motor vehicle reports
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 Hammond Insurance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hammond Insurance Services share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes- information about your policies and experiences	Yes	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

To limit our sharing	<p>Call (540) 442-8486 to speak with a customer service representative</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (540) 442-8486 or go to www.hammond-insurance.com

Who we are

Who is providing this notice?	<p>HIABRB Insurance Agency, LLC DBA Hammond Insurance Services PO Box 2037 Harrisonburg, VA 22801</p> <p>Businesses listed in the other section below provide their own privacy notices.</p>
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What we do

How does Hammond Insurance 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.
How does Hammond Insurance collect my personal information	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Request a quote or make changes to an existing policy <p>We also collect your personal information from others, such as credit bureaus, departments of motor vehicles, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes-information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies, including <i>Blue Ridge Bank, N.A.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Hammond Insurance does not jointly market.</i>

Other important information

The following entities are not covered by this notice and have separate privacy policies:

- Blue Ridge Bank, N.A.
- Monarch Mortgage, a division of Blue Ridge Bank, N.A.
- Lender Select Mortgage Group, a DBA of Blue Ridge Bank, N.A.

