

Privacy Policy

This privacy policy sets out how we intend to use and protect any information you give MORSTAN GENERAL AGENCY, INC. ("Morstan"). MORSTAN is committed to ensuring that your privacy is protected within our scope of security protocols. Should we ask you to provide certain information by which you can be identified it will only be used in accordance with this privacy statement. MORSTAN may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from October 6, 2015.

What we collect

We may collect the following information:

Name and job title

Contact information including e-mail address

Demographic information such as postcode, preferences and interests

Other information relevant to customer surveys and/or offers

Typical questions necessary to assist you in your endeavor of submitting an insurance application such as personally identifiable information including names, date of birth, social security numbers, tax I.D. numbers, financial information, medical/health information and the like.

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- Internal record keeping.
- We may use the information to improve our products and services.
- We may periodically send promotional e-mail about new products or other information which we think you may find interesting; using the email address which you have provided.
- From time to time, we may also use your information to contact you for market research.
- We may use the information to customize the website according to your interests.
- We may provide your information to third party partners for insurance, marketing or promotional purposes.
- We will never sell your information.

Internal record keeping.

We may use the information to improve our products and services.

We may periodically send promotional email about new products or other information which we think you may find interesting using the email address which you have provided.

From time to time, we or our affiliates, may also use your information to contact you for market research.

We may use the information to customize the website according to your interests.

We may provide your information to third party partners for marketing or promotional purposes.

We will never sell your information.

Security

We are committed to ensuring that your information is as secure as ours secure. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

Links to other websites

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Except as otherwise stated at the point of collection, we may use your information for improving the content of the Site, customizing this Site to your preferences, communicating information to you and subsequently updating such information, marketing and research purposes, and as further specified in this Privacy Policy.

Terms and Conditions

These are the Terms and Conditions for use of this website www.morstan.com. For purposes of this Terms and Conditions statement, the use of "we", "us" or "our" or "Morstan" is defined as MORSTAN

General Agency, Inc. and its subsidiaries and the use of "you" and "your" refers to the user of the website.

These Terms and Conditions apply to the use of this website. Please read these terms and conditions carefully. By accessing this site and any pages thereof, you agree to be bound by the terms and conditions below. If you do not agree to the terms and conditions below, do not access this site or any pages thereof.

MORSTAN reserves the right to change these Terms and Conditions in order to address future developments of Morstan General Agency, Inc. its affiliates and subsidiaries the website or changes in the industry or legal trends.

Hyperlinks

This site may contain links to websites controlled or offered by third parties (non-MORSTAN affiliates). MORSTAN hereby disclaims liability for, any information, materials, and products or services posted or offered at any of the third party sites linked to this web site. By creating a link to a third party web site, MORSTAN does not endorse or recommend any products or services offered or information contained at those sites. You should make an independent investigation and evaluation regarding the site and the product and services offered by the sponsors of these sites.

Disclaimer

The content contained on this web site has been prepared by MORSTAN as a convenience to its users and is not intended to constitute advice or recommendations upon which a user may rely.

Notwithstanding that MORSTAN has used reasonable efforts in compiling, preparing and providing quality content, it makes no warranty or guarantee about the accuracy, completeness or adequacy of the information contained in or linked to this web site. The information and descriptions contained herein are summary in nature and are not intended to be a complete description of the terms, conditions or exclusions of the products, services and programs described. The information exists solely for general informational purposes. Please refer to the actual policy, product, program or service for a complete description of its terms, conditions and exclusions.

Intellectual Property Rights of Morstan

All original content created and posted by MORSTAN on our Site, including all trademarks, service marks, trade names, logos, and icons are proprietary to ARC. No part of the content made available may be stored, recorded, reproduced, photocopied or transmitted, in any form or by any means without prior written approval of Morstan General Agency, Inc. executive management. Nothing contained on this website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademark displayed on this website without the written approval of Morstan General Agency, Inc. executive management

Limitation of Liability

To the extent permissible by applicable law, by use of this website you acknowledge that you understand and agree that MORSTAN will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to, damages for loss of products, use, data or other intangible losses, even if MORSTAN has been advised of the possibilities of those damages, resulting from your use of or inability to use the web site, products and services, content or software, or any other matter related to the web site, products and services, content or software. You also acknowledge that you understand and agree that your use of the web site is predicated upon your waiver of any right to sue MORSTAN or its affiliates directly or to participate in a class action suit for any losses or damages resulting from your use of the web site.

Questions

If you have any questions or concerns relating to these Terms of Use, please contact Morstan's Co-CEO

Via certified mail return receipt requested at:

Morstan General Agency, Inc. 600 Community Drive Manhasset N.Y. 11030-4500 Suite 200

Revenue Disclosure

As a licensed insurance producer in the sale of insurance, MORSTAN, Inc. and its' subsidiaries represent clients' interests by obtaining the best coverage at a reasonable cost. We generally receive compensation paid by the selling insurer based in whole or in part on the policy we sell and calculated as a percentage of premium the insurer receives. We may be eligible for additional or supplemental compensation from the insurer depending upon a number of factors, including our total written premium, loss ratio, growth, retention and profitability over a period of time. MORSTAN sometimes uses other parties to aid in the placement of insurance. In those cases, those third parties receive fees and/or commissions that are usual and customary. You can request further information from us about our compensation from the sale of your insurance contract or on any alternative quotes presented by us.