

Effective Date: This Policy was last updated on September 01, 2017.

Lubin Bergman Organization, Inc/Libscos Financial Group LLC and its subsidiaries consider the protection of your privacy to be very important. Our goal is to treat any personal information you provide us with the utmost respect and in strict accordance with this Privacy Policy. Any personally identifying information you provide is voluntary. If you have any questions about this Privacy Policy, please e-mail us at inforequest@libscos.com

If you visit our Web site to browse, read, or download information:

You can browse our Web site without telling us who you are or revealing personal information about yourself. In this case our Web servers automatically collect and store: the name of the domain and host from which you access the Internet; the Internet protocol (IP) address of the computer you are using; the browser software you use and your operating system; the date and time you access our sites; and the Internet address of the site from which you linked directly to our sites.

We may use your IP address to assist in correcting server problems and to administer our web site. Additionally, we may use this information for statistical purposes, such as determining user demographics for advertising purposes.

We may use this information only as anonymous aggregate data to determine the number of visitors to different sections of our sites, to ensure the sites are working properly, and to help us make our sites more useful. We do not use it to track or record information about individuals.

If you are browsing, a cookie or tracking mechanism is used to help us measure the number of visits, time spent, pages viewed and other Web site statistics. This cookie, by itself does not reveal to us your e-mail address, or who you are. If you decide to request information or a rate quotation from Lubin Bergman Organization, Inc/Libscos Financial Group LLC, or one of our subsidiaries, we may collect additional information in order to properly respond to your request.

Cookies are small pieces of data stored by your internet browser on your computer's hard drive. They cannot be used to collect data from your hard drive, obtain your e-mail address or personal information about you. You may set your browser to notify you when you receive a cookie or to prevent cookies from being sent. Please note that when you block the acceptance of cookies you limit the functionality we can provide when you visit our site.

Insurance Quote, Application, and Information Request Forms

Our web site's insurance quote request forms and information request forms may require users to provide us with contact information (such as name, e-mail and postal addresses), unique identifiers (such as social security number), and demographic information (such as zip code and age).

Contact information from information and insurance quote forms is used to contact customers, when necessary. This data is necessary for the processing of, and future identification of, insurance quotes and confirmation of mailing addresses, and is used solely for those purposes. Information is never given or sold to third parties for any purpose, except to Lubin Bergman Organization, Inc/Libscos Financial Group LLC affiliated businesses and to third-party service providers acting on Lubin Bergman Organization, Inc/Libscos Financial Group LLC's behalf.

Unique identifiers (such as social security numbers) are collected from site visitors requesting insurance quotes solely for the processing of an insurance quote. This information is never given or sold to third

parties for any purpose, except to Lubin Bergman Organization, Inc/Libscos Financial Group LLC affiliated businesses and to third-party service providers acting on Lubin Bergman Organization, Inc/Libscos Financial Group LLC's behalf.

Demographic and profile data is also collected at our site. This data is also necessary for processing insurance quotes and is used solely for that purpose. This information is never given or sold to third parties for any purpose.

Lubin Bergman Organization, Inc/Libscos Financial Group LLC may Lubin Bergman Organization, Inc/Libscos Financial Group LLC will not sell, rent or lease your personal information. The personal information you provide may be transmitted, used, stored and otherwise processed outside of the country where you submitted that information, including jurisdictions that may not have data privacy laws that provide equivalent protection to such laws in your home country.

Security and protection of Information

Lubin Bergman Organization, Inc/Libscos Financial Group LLC uses encryption and authentication tools to protect your personal information. The information you may provide through our Web site is secured using industry-standard security matters to protect the loss, misuse, or alteration of the information under our control. While there is no such thing as perfect security on the Internet, we will take all reasonable steps to ensure the safety of your personal information. In addition our employees are instructed that such information is to be used only in accordance with the principles of this Privacy Policy and the laws applicable to each specific business. Employees who misuse customer information are subject to disciplinary action.

External Links

This site may contain links to other sites not affiliated with Lubin Bergman Organization, Inc/Libscos Financial Group LLC and/or related subsidiaries or affiliates. Neither Lubin Bergman Organization, Inc/Libscos Financial Group LLC nor any of its subsidiaries or affiliates shall be responsible for the privacy practices or the content of such non-affiliated linked web sites.

Thanks,

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