

# **Northern Rains Insurance Services, LLC**

## **Privacy Notice**

**Effective Date:** January 12, 2026

Northern Rains Insurance Services, LLC ("we," "us," or "our") is committed to protecting the privacy and confidentiality of our clients' nonpublic personal information. This Privacy Notice explains how we collect, use, disclose, and safeguard information in connection with providing insurance products and services.

### **1. Information We Collect**

We may collect nonpublic personal information from applications, forms, phone calls, emails, electronic communications, insurance carriers, MGAs, underwriting partners, consumer reporting agencies, and insurance support organizations, as permitted by law. This information may include names, contact information, dates of birth, driver's license numbers, Social Security numbers, insurance history, and financial information.

### **2. How We Use Your Information**

We use nonpublic personal information to quote, bind, service, and maintain insurance policies; communicate with carriers and underwriting partners; process policy changes, payments, or claims; and comply with legal, regulatory, and contractual obligations.

### **3. Information Sharing and Disclosure**

We do not sell personal information. We may disclose nonpublic personal information as permitted or required by law to insurance companies, MGAs, underwriting partners, service providers, or government agencies.

### **4. Confidentiality and Security**

We maintain physical, electronic, and procedural safeguards designed to protect nonpublic personal information. Access is limited to individuals who require the information to perform business functions.

### **5. Former Clients**

If your relationship with us ends, we will continue to protect your information in accordance with this Privacy Notice and applicable law.

### **6. No Opt-Out Required**

Because we do not share nonpublic personal information with non-affiliated third parties for marketing purposes, no opt-out is required.

### **7. Changes to This Privacy Notice**

We reserve the right to modify this Privacy Notice at any time. Any changes will be posted on our website or made available upon request.

### **8. Contact Information**

Northern Rains Insurance Services, LLC  
Phone: 707-298-8948  
Email: [admin@northernrains.com](mailto:admin@northernrains.com)  
CA Insurance License No.: 6017896