

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

CA Insurance License No.: 6017896