

Privacy Statement

Effective Date: Aug. 1, 2016

Bright Light Land Title Company (Bright Light) (“Agency”) respects the privacy and security of your non-public personal information (“Personal Information”) and protecting your personal information is one of our top priorities. This privacy statement explains Bright Light’s privacy practices, including how we use the personal information we receive from you and from other specified sources, and to whom it may be disclosed. Bright Light follows the privacy practices described in this privacy statement, depending on the business performed, Bright Light may share information as described herein.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or other, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

We may provide your personal information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements; and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to title or escrow closing.

We may also disclose your personal information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Confidentiality and Security of Personal Information/ Requests for Correction, amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your personal information, under certain circumstances to find out to whom your personal information has been disclosed, and request correction or deletion of your personal information. However, Bright Light’s current policy is to maintain customers’ personal information for no less than our state’s required record retention requirements for the purpose of handling future coverage claims.

Bright Light does not have any affiliated business arrangements. Bright Light maintains an underwriter/agent relationship with its underwriter. We do not sell your personal information.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Kyle D. Hart
Owner, Attorney
4400 E. Highway 20
Suite 505
Niceville, FL 32578

Changes to this Privacy Statement

This privacy statement may be amended from time to time consistent with applicable privacy laws. The effective date of this privacy statement, as stated above, indicates that last time this privacy statement was revised or materially changed.