

Privacy Statment

This Privacy Policy describes how we use and do not use information provided to us at www.schaffinsurance.com , and the pages therein, and the steps we take to protect it. This Privacy Policy only applies to information collected online.

Personal information we collect online

We may ask for your name, address, phone number, email address and other personal information. Occasionally we conduct surveys and contests on www.schaffinsurance.com. If you choose to participate in an online contest, we may request information from you that will permit us to administer the contest and notify the winner(s). In addition, we may ask for other optional survey information, such as gender, age and previous experience with Robert E. Schaff Ltd.

Cookies and other computer info

When you visit www.schaffinsurance.com, small text files known as "cookies" will be stored on your computer's hard drive. Cookies allow us to enhance and customize your online experience and improve the design of our site. These cookies store random ID numbers and site navigation information such as your first and last visits, number of visits, and the pages you viewed on our website. Cookies also may collect certain technical information from your computer. This technical information may include your Internet Protocol (IP) address, your computer's operating system, browser type and the address of a referring website, if any. The information stored in a cookie cannot be used to identify you personally unless combined with information that you have

provided in connection with setting up an account, or registering for promotional emails, contests, or surveys. Although IP addresses alone can reveal the location of your computer, we will use such information only to investigate and identify unauthorized activities.

Robert E. Schaff Ltd. uses session cookies to observe your navigation throughout the website for the purposes described above. You may set your Web browser to notify you when you receive a cookie and you may also erase cookies from your browser after shopping. If you delete our cookies, you limit our ability to personalize www.schaffinsurance.com for your next visit. You may also set your Web browser not to accept cookies.

Is information shared with third parties?

We do not rent, sell or exchange your name or other personally-identifiable information to third-party companies for their marketing purposes. We do provide your personal information to reputable organizations that help us to fulfill your order. We may share your information with others who help us analyze sales data, maintain our records, and provide other services for Robert E. Schaff Ltd. such as collect site navigation information. We also may share your information with companies that act on our behalf and at our direction to notify you of additional Robert E. Schaff Ltd. products and services. These companies may also conduct client satisfaction surveys and manage other client services and benefits for us. In any case, these third parties are not authorized to use your information for any reason other than to perform their contractually assigned functions.

We may be required to disclose your personal information to third parties if necessary to comply with applicable laws, subpoenas or court orders.

How will my information be used?

Information collected on www.schaffinsurance.com may be used in the following ways: Schedule appointments, create an online account for you at www.schaffinsurance.com, respond to your client service inquiries, provide promotional communication and other information to you, offer the products you want, customize your experience and improve our website design.

How can I decide what promotional communications I will receive?

The personal information you supply us will be added to our client database. We may send you promotional emails about Robert E. Schaff Ltd.products, services or contests that we hope will be of interest. At any time, you can choose to discontinue receiving such promotional email. You can instruct us whether you want to receive such emails by removing the mark from the box indicating your preference when prompted at www.schaffinsurance.com. Additionally, each promotional email we send contains a link allowing you to discontinue future emails from us. You may call or write us as provided in this Privacy Policy in the section below titled "Whom do I contact with questions?" Please allow us a reasonable period of time in order to satisfy your request, as some promotions may already be in process.

Children's online policy

Robert E. Schaff Ltd. is committed to preserving online privacy for all of its website visitors, including

children. www.schaffinsurance.com is a general audience site, and we do not knowingly collect information about children or sell products to children. Consistent with the Children's Online Privacy Protection Act, we will not knowingly collect any information from or sell products to children under the age of 13.

Privacy protection

All information transmitted through www.schaffinsurance.com is stored on secure servers. We use Secure Sockets Layer (SSL) technology, which is the electronic commerce standard for securing information as it travels over the Internet. SSL technology is designed to encrypt your information, preventing an unauthorized party from viewing and downloading your information. Your web browser should display a web address with an "https" prefix, indicating that the SSL technology is operating when using certain portions of our website.

Linking to and from outside websites

www.schaffinsurance.com sometimes provides links to other companies' websites. Unless we expressly say otherwise, a link to another website does not mean that we are responsible for, or that we endorse the content or policy of that website. When you provide information at one of those sites, you are subject to that site's privacy policy. We encourage you to read that website's policy before submitting any information if you have concerns about how information may be collected or used.

Whom do I contact with questions?

If you have any questions or comments about this Privacy Policy write us at: garett@schaffinsurance.com

Please remember to include your postal address, e-mail address and phone number with your correspondence.

Privacy Policy changes

This Privacy Policy was posted on www.schaffinsurance.com on April 22, 2013. We reserve the right to change, modify or amend this policy at any time. If we make any significant change to this policy, we will provide notice of the change on www.schaffinsurance.com.