PRIVACY POLICY

AKAAL INSURANCE AGENCY INC.

Transportation & Commercial Trucking Insurance

Business Address:
Akaal Insurance Agency
600 West Troy Ave, Suite C
Indianapolis, IN 46225, United States

Effective Date: October 30, 2022

1. Purpose and Scope

Akaal Insurance Agency Inc ("Akaal," "Agency," "we," "us," or "our") is a transportation insurance agency based in Indianapolis, Indiana. We are committed to maintaining the confidentiality, integrity, and security of personal information and business information entrusted to us by our customers, prospective customers, drivers, business owners, and authorized representatives.

This Privacy Policy describes the types of information we collect, how we use and disclose that information, the safeguards we maintain, and the privacy rights that may be available to individuals under applicable law.

This policy applies to information collected through our website, telephone calls, emails, text messages, insurance applications, customer service activities, and other business interactions.

2. Information We Collect

Depending on the insurance services requested, we may collect the following categories of information:

A. Personal Information

- Full name, business contact information, mailing address, telephone number, and email address.

- Date of birth and other identity-verification information when necessary.
- Driver's license information and driving records when required for insurance underwriting.
- Signatures and information relating to business ownership or authorized representatives.

B. Commercial and Business Information

- Legal business name, trade name, business address, and contact information.
- U.S. Department of Transportation (USDOT) number and Motor Carrier (MC) number.
- Employer Identification Number (EIN) and business registration information were necessary.
- Business operations, years in business, operating radius, transporting commodities, and estimated mileage.
- Fleet size, vehicle schedules, vehicle identification numbers (VINs), and vehicle registrations.

C. Insurance and Underwriting Information

- Current and previous insurance policies.
- Insurance applications, quotes, coverage selections, premiums, and policy documents.
- Loss runs, claims history, driver records, motor carrier safety information, and underwriting reports.
- Certificates of insurance, endorsements, renewals, cancellations, and other policy servicing records.

D. Financial and Payment Information

- Billing details, premium payment records, and payment status.
- Financial accounts or payment information when necessary to facilitate an authorized transaction.
- Premium finance documentation when applicable.

E. Electronic and Website Information

If we operate a website or online application system, we may collect IP addresses, browser and device information, website activity, form submissions, and cookie-related information, subject to applicable law and the technologies used.

3. Sources of Information

We may obtain information directly from you or your authorized representatives, including through applications, emails, telephone calls, online forms, and documents you provide.

Where legally permitted and appropriate, we may also obtain information from insurance carriers, managing general agents (MGAs), wholesalers, insurance brokers, consumer reporting

agencies, motor vehicle record providers, public business records, motor carrier databases, claims service providers, and other authorized third parties.

We seek to collect information reasonably necessary for legitimate insurance and business purposes.

4. How We Use Information

Akaal Insurance Agency may use collected information to:

1. Evaluate your commercial trucking and transportation insurance needs.
2. Prepare insurance quotes and submit applications to insurance markets.
3. Assist with underwriting, eligibility reviews, risk assessments, and coverage placement.
4. Obtain, issue, renew, and service insurance policies.
5. Process certificates of insurance, endorsements, policy changes, and renewal requests.
6. Communicate with customers about applications, premiums, billing, renewals, and policy status.
7. Assist with claims-related inquiries and coordinate with appropriate insurance representatives.
8. Verify identities and business details and help detect or prevent fraud.
9. Maintain records and comply with contractual, licensing, regulatory, and legal obligations.
10. Secure our systems, manage our operations, and improve our services.
11. Send service-related notifications and, where permitted, marketing communications.

We will not knowingly use personal information for purposes that are prohibited by applicable law.

5. Disclosure of Information to Third Parties

We do not sell personal information to third parties for monetary consideration.

We may disclose information when reasonably necessary to provide requested services, conduct legitimate insurance business, or comply with applicable law. Recipients may include:

- Insurance companies and underwriting carriers.
- Managing general agents, wholesalers, brokers, and authorized insurance intermediaries.
- Premium finance companies, billing providers, and payment processors.
- Claims administrators, adjusters, and other authorized claims service providers.
- Consumer reporting agencies and motor vehicle record providers, where legally permitted.
- Government authorities, insurance regulators, courts, and law enforcement agencies when required or authorized by law.
- Technology providers, hosting companies, document-management services, and other vendors supporting our business.
- Legal counsel, auditors, and professional advisers.

- Other parties when you authorize the disclosure or when disclosure is otherwise permitted or required by law.

We expect service providers to act on our behalf to handle information in accordance with applicable contractual, confidentiality, and security requirements.

Information provided to an insurance carrier or another independent organization may also be governed by that organization's own privacy policy and legal obligations.

6. Nonpublic Personal Information

In connection with insurance services, we may receive nonpublic personal information ("NPI"), including information that identifies an individual and relates to that person's financial circumstances, insurance transactions, or applications for financial products or services.

We handle NPI in accordance with applicable privacy laws and regulations, including relevant federal financial privacy requirements and Indiana insurance privacy and data-security requirements.

Where required by law, we will provide privacy notices and applicable opportunities to limit certain disclosures of NPI. Any applicable exceptions, restrictions, and consumer rights will be determined by the laws governing the information and the particular disclosure.

7. Protection of Personal Information

We maintain administrative, technical, and physical safeguards designed to protect information against unauthorized access, use, alteration, loss, and disclosure.

Depending on the nature of the information and our operations, safeguards may include access controls, password protection, employee confidentiality requirements, secure document handling, vendor oversight, and security procedures for electronic records.

No method of transmitting or storing information is completely secure. Accordingly, we cannot guarantee absolute security, but we take reasonable measures to protect information in our possession or control.

8. Data Retention and Disposal

We retain personal and business information for periods reasonably necessary to fulfill the purposes described in this policy, including insurance placement and servicing, recordkeeping, dispute resolution, fraud prevention, and compliance with legal and regulatory requirements.

When information is no longer required, we will dispose of it or de-identify it in accordance with applicable law and our record-retention and security practices.

9. Data Security Incidents

If we become aware of a security incident involving information in our possession or control, we will investigate and respond in accordance with applicable law and our incident-response procedures.

Where required, we will provide notifications to affected individuals, regulators, the Indiana Department of Insurance, the Indiana Attorney General, or other appropriate authorities within applicable legal time frames.

10. Cookies, Analytics, and Advertising

Our website may use cookies, analytics tools, or similar technologies to support website functionality, understand visitor activity, and evaluate advertising performance.

Where applicable, you may manage cookies through your browser settings or use available privacy controls. Blocking certain cookies may affect website functionality.

If third-party analytics or advertising services are used, their collection and use of information may be governed by their respective policies and applicable law.

11. Email, Telephone, and Text Message Communications

We may contact customers and prospective customers by telephone, email, or text message regarding insurance quotes, applications, policy servicing, renewals, billing, and other relevant business matters.

Marketing communications will be sent in accordance with applicable consent and communication requirements.

Where consent is required for text messaging, we will obtain it before sending covered messages. Message and data rates may apply. You may opt out of supported text messaging programs by replying **STOP** and request assistance by replying **HELP**, where available.

Opting out of marketing messages does not necessarily stop essential service communications, such as notices concerning an existing policy or a transaction you have requested.

We do not sell mobile numbers or text messaging consent information or share such information with third parties or affiliates for their own marketing purposes. Disclosure to service providers necessary to deliver communications, or disclosure otherwise permitted by law, is not prohibited by this statement.

12. Privacy Rights and Requests

Depending on applicable law, you may have the right to request access to certain personal information, correct inaccurate information, request deletion of eligible information, obtain information about certain disclosures, or exercise other privacy rights.

To submit a request, contact Akaal Insurance Agency using the contact details below. We may need to verify your identity and authority before responding.

These rights are subject to applicable exceptions. For example, information may need to be retained to meet insurance recordkeeping requirements, comply with law, resolve disputes, or complete transactions.

13. Third-Party Websites and Services

Our communications or website may contain links to insurance carrier websites, payment portals, or other third-party services. Akaal Insurance Agency does not control the privacy or security practices of independent third parties.

You should review the privacy policies and terms of those organizations before providing information directly to them.

14. Children's Privacy

Our services are primarily intended for businesses and adults seeking transportation and commercial insurance. Our website is not intended to solicit personal information directly from children under 13, and we do not knowingly collect such information through a website directed toward children.

If we learn that we have collected information from a child in circumstances where applicable law requires its removal, we will take appropriate steps as required by law.

15. Changes to This Policy

We may update this Privacy Policy to reflect changes in our services, information-handling practices, technology, or legal requirements.

Any revised policy will be posted through our website or made available through appropriate communication channels, with an updated effective date. Additional notice or consent will be provided when required by law.

16. Contact Information

For questions, concerns, or privacy-related requests, please contact:

Akaal Insurance Agency
Transportation Insurance Agency
600 West Troy Ave, Suite C
Indianapolis, IN 46225

Email: info@akaalinsurance.com
Telephone: 317-739-7607
Website: www.akaalins.com

17. Important Legal Notice

This Privacy Policy describes general information-handling practices and is not a substitute for any separate privacy notice, customer disclosure, consent form, or information-security program required by applicable law.

Nothing in this policy limits any privacy rights or protections that cannot lawfully be waived. If a provision of this policy conflicts with applicable law, the applicable law will control.