[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Annual Privacy Notice Regarding Your Insurance Policy

Dear [Client Name],

At [Agency/Company Name], protecting your privacy is a top priority. As your Property and Casualty insurance provider, we are required by law to provide you with this annual notice explaining how we collect, use, and safeguard your personal information.

Information We Collect
In order to service your policies, we collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as your name, address, and social security number).
- Information about your transactions with us, our affiliates, or others (such as policy coverage, premiums, and payment history).
- Information we receive from consumer reporting agencies (such as credit relationships and history) and motor vehicle reports.

How We Use Your Information
We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We may share information with third parties only to the extent necessary to service your insurance policy, process claims, or prevent fraud.

Protecting Your Information
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your personal information.

Your Rights
You have the right to access and correct the personal information we have on file. If you have any questions regarding this notice or would like to review your information, please contact us at [Phone Number] or [Email Address].

Thank you for choosing [Agency/Company Name] for your insurance needs.

Sincerely,

[Your Name/Company Representative]
[Title]
[Agency/Company Name]