



Privacy Policy

Harry W. Gorst Co. Inc. (“we” or “us”) is committed to safeguarding your privacy. This Privacy Policy sets out Harry W. Gorst Co. Inc.’s personal information collection and sharing practices in relation to the personal information that we collect and use as wholesale insurance brokers in the application, negotiation, sales and procurement of insurance policies for you and the provision of services relating to those policies.

This Privacy Policy describes how we handle personal information that we collect from various sources, including:

- information we receive from you on applications, customer feedback and survey responses, or other forms, telephone recordings with our representatives, and call centers
- information about your transactions with us, our affiliates, or others
- information we receive from you when you use our website, social media pages, or apps
- information we receive from other third parties, such as agents, producers, consumer reporting agencies, service providers, inspection agencies, or publicly available information from social media services, or governmental agencies
- information we receive for recruitment purposes, this includes information that you or your recruitment agency supply in relation to your candidacy (e.g. your CV, application form) pre-offer, and background checks (administered by a third party) post-offer

You may receive other privacy notices from us providing additional detail about our privacy practices.

Information we may collect about you

The types of personal information we collect and share depends on the product or service you have with us. This information can include the following:

- your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e., Social Security or FEIN, driver’s license or other license number) employment, education, occupation
- your policy coverage, claims, premiums and payment history from your dealings with us, your insurance carriers, you retail insurance brokers or others

- your financial history with other insurance companies, financial organizations or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account number and account details, credit history and credit scores, assets and income and other financial information
- your medical history and records
- other personal information required in order for us to provide products and services that you and your retail insurance broker have requested

Personal information does not include:

- publicly available information from government records
- de-identified or aggregated consumer information

Why we collect information about you

We may process personal information for certain legitimate or lawful purposes in some or all of the following ways:

- to correspond with clients, beneficiaries and claimants in order to facilitate the services relating to insurance policies
- to maintain our accounts and records
- to facilitate the processing of claims
- to facilitate the performance of a contract between you and your carrier, or to take steps to facilitate a contract between you and your carrier
- to comply with a legal obligation
- to comply with law enforcement, court and regulatory bodies' requirements
- to identify and prevent fraud
- to modify, personalize or otherwise improve our services or communications
- to gather market intelligence, communicate with and tailor products to consumers

- for training and quality purposes
- to enhance the security of our network and information systems
- for the performance of a task carried out in the public interest or in the exercise of an official authority

How we may use your personal information

We may use your personal information in the following ways:

- to process a transaction with an insurance carrier and your retail insurance broker, for instance, to determine eligibility for coverage, to process claims or to prevent fraud
- to identify you and to carry out any identity checks as may be required by applicable law and best practice at any given time
- to recover any payments due to us and where necessary to enforce such recovery through the engagement of debt collection agencies or taking other legal action
- to analyze it in order to understand the service we provide and in order to improve our business
- to manage our infrastructure, business operations and comply with internal policies and procedures
- to notify you about changes to our products or services
- to comply with applicable laws and regulatory obligations
- to monitor calls and transactions to ensure service quality, compliance with procedures
- to carry out background and reference checks, in relation to recruitment specifically
- to provide you with information about the online services or required notices

Sharing your personal information

We use and share your personal information with affiliated and non-affiliated third parties for the purposes of negotiating, selling and procuring insurance, administering your policy benefits or claim and other purposes as permitted by law.

We may disclose personal information about you to the following types of third parties:

- service providers, such as property inspectors, insurance agents and/ or brokers, claims adjusters, or reinsurers
- insurance carriers, cover holders, managing general agents, underwriting agents
- governmental authorities and non-affiliated third parties as permitted by law

We restrict access to personal information about our customers/claimants to those individuals who need to know that information to provide products and services to our customers/claimants or as permitted by law. We train our employees to safeguard personal information. We maintain reasonable physical, electronic, and procedural safeguards to guard your personal information in accordance with applicable data protection laws.

Do Not Track signals:

We do not support this technology at this time. This practice maybe revised in the future.

Social Security numbers

We protect the confidentiality of your Social Security number by reasonable physical, electronic and procedural safeguards as required by law.

Children's privacy

We do not knowingly collect personal information from minors, including children under the age of 13. Our products, services, and website are not intended for use by minors.

Links to other websites

This website may contain links to other third-party websites. If you follow a link to any of those third-party websites, please note that they have their own privacy policies and that we do not accept any responsibility or liability for their policies or processing of your personal information.

International visitors

We do not have operations outside of the United States but we do conduct business with entities and individuals outside of the United States. For the reasons outlined in this Privacy Policy, we may disclose personal information to affiliates and third parties in other countries. Laws governing the privacy of personal information vary in different countries and may not be the same as those where you reside.

For residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA

Under state law, under certain circumstances, you have the right to access and request correction, amendment or deletion of your personal information that we have collected from or about you. To do so, contact your agent, or contact us at privacy@gorstcompass.com, or call 818-507-0900, or write to Harry W. Gorst Co. Inc., Attn: Privacy Department 9310 Topanga Canyon Blvd., Chatsworth CA 91311.

Changes to our Privacy Policy

We reserve the right to amend this Privacy Policy at our discretion and at any time. When we make changes to this Privacy Policy, we will post the updated policy on the Website and update the policy effective date. Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.

For a copy of our Privacy Notice, please click here:

<https://www.gorstcompass.com/privacypolicy>

For further information, please contact us at privacy@gorstcompass.com, or call 818-507-0900, or write to Harry W. Gorst Co. Inc., Attn: Privacy Department 9310 Topanga Canyon Blvd., Chatsworth CA 91311.

For residents of California

This Privacy Policy for California Residents supplements the information contained above and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 ("CCPA") and any terms defined in the CCPA have the same meaning when used in this notice.

The categories of personal information we have collected from consumers within the last twelve (12) months includes the following:

Identifiers

- Your name, mailing and email address(es), tele818-507-0900, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e., Social Security number or FEIN, driver's license or other license number), or other similar identifiers.
- Personal Information categories listed in the California Customer Records Statute (Cal. Civ. Code 1798.809(e))
- A name, signature, Social Security number, physical characteristics or description, address, tele818-507-0900, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.

Protected classification characteristics under California or federal law

- Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

Commercial Information

- Your policy coverage, claims, premiums and payment history from your dealings with us, our affiliates, or others. Your financial history from other insurance companies, financial organizations or consumer reporting agencies.

Biometric information

- Your medical history and records.

Internet or another similar network activity

- Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

Geolocation data

- Physical location or movements.

Sensory Data

- Audio, electronic, visual, or similar information.

Professional or employment-related information

- Current or past job history or performance evaluations. For recruitment purposes, this includes information you or your recruitment agency supply in relation to your candidacy (e.g. your CV, application form) pre-offer, and background checks (administered by a third party) post-offer.
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))
- Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.

Other personal information required in order for us to provide products and services you have requested.

Information excluded from the CCPA's scope, includes but is not limited to:

- health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 and the California Confidentiality of Medical Information Act or clinical trial data
- personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act , the Gramm-Leach-Bliley Act or California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994

Sales of Personal Information

In the preceding twelve (12) months, we have not sold your personal information. We do not plan on ever selling your personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights:

[Access to Specific Information and Data Portability Rights](#)

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months.

[Deletion Request Rights](#)

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions.

[Exercising Access, Data Portability, and Deletion Rights](#)

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 818-507-0900
- Email: privacy@gorstcompass.com
- Write to Harry W. Gorst Co. Inc., Attn: Privacy Department 9310 Topanga Canyon Blvd., Chatsworth CA 91311

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative
- describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

[Personal Information Sales Opt-Out and Opt-In Rights](#)

We do not and will not sell your personal information. Also, we do not sell the personal information of consumers we actually know are less than 16 years of age, unless we receive affirmative authorization (the "right to opt-in") from either the consumer who is between 13 and 16 years of age, or the parent or guardian of a consumer less than 13 years of age. Consumers who opt-in to personal information sales may opt-out of future sales at any time.

[Non-Discrimination](#)

We will not discriminate against you for exercising any of your CCPA rights, unless permitted by the CCPA.

[Other California Privacy Rights](#)

California's "Shine the Light" law (*Civil Code* section 1798.83) permits users of our website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email or write to the address listed below.

[Contact Information](#)

If you have any questions or comments about this notice, the ways in which we collect and use your information described in this Privacy Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

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- Postal Address: Harry W. Gorst Co. Inc., Attn: Privacy Department 9310 Topanga Canyon Blvd., Chatsworth CA 91311