



C&M FIRST SERVICES INC.

An Insurance Brokerage Firm

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C&M Privacy Statement

PRIVACY STATEMENT HIGHLIGHTS:

C&M First Services, Inc. is an insurance brokerage firm specializing in property and casualty insurance, as well as group health insurance. C&M is committed to protecting your privacy. This Privacy Statement ("Statement") explains How C&M uses and protects the information we collect. It applies to any personal information you provide to C&M and, subject to local law, any personal information we collect from other sources.

1. What type of information does C&M collect?

To meet your insurance needs in order to search for the most competitive insurance products, we may collect personal information such as your name, contact details, date of birth, gender, marital status, financial details, employment details, and benefit coverage. We may also collect sensitive information about you such as criminal convictions or health information in relation to life, health, professional liability and workers compensation insurance or employee benefit programs sponsored by your employer. When you provide information that enables us to respond to your request for products or services, you consent to our collection, use, and disclosure of this information to appropriate third parties for the purposes described in this Statement.

2. How does C&M collect your personal information?

- Health Insurance Enrollment Forms.
- Addition/Termination Forms.
- Insurance Industry standard Application Forms
- Emails
- Faxes

3. Does C&M disclose your personal information?

C&M will disclose your information only to our carefully selected business partners in order to assist you in finding the most competitive insurance product that fits your needs.

The personal information we collect may be used by:

- Our Insurance Companies
- Insurance boards
- Government entities
- Medical entities
- Administer claims
- execute monitoring and internal training

Business Partners

We disclose personal information to business partners that are necessary to provide our products and services. Examples include:

Insurance broking and insurance products - insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, medical service providers, fraud detection agencies, our advisers such as loss adjusters, lawyers and accountants and others involved in the claims handling process

We do not rent, sell or otherwise disclose personal information about our online visitors with unaffiliated third parties for their own marketing use.

Authorized Service Providers

We may disclose your information to service providers we have retained to perform services on our behalf. These service providers are contractually restricted from using or disclosing the information except as necessary to perform services on our behalf or to comply with legal requirements.

Legal Requirements and Business Transfers

We may disclose personal information (i) if we are required to do so by law or legal process, (ii) in response to law enforcement authority or other government official requests, (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, (iv) in connection with an investigation of suspected or actual illegal activity or (v) in the event that C&M is subject to a merger or acquisition to the new owner of the business. Disclosure may also be required for company audits or to investigate a complaint or security threat.

4. Does C&M have security measures in place to protect your information?

C&M has implemented reasonable legal, physical, technical and administrative security standards to protect personal information from loss, misuse, alteration or destruction.

Our service providers and agents are contractually bound to maintain the confidentiality of personal information and may not use the information for any unauthorized purpose

5. Contact Us

If you have any questions relating to this Statement, please contact us at the C&M First Service Inc., 1501 Broadway, Suite #1506, New York, NY 10036 or ccheng@cmfirst.com.

6. Changes to this Statement

We reserve the right to change this statement. We encourage you to periodically review this Statement so that you will be aware of our privacy practices.