



Burns Management - Privacy Policy

This privacy policy summarizes the policies and practices regarding the collection, disclosure and confidentiality of information that we maintain. We are committed to protecting your privacy.

The Types of Information We Collect

We collect nonpublic information from the following sources:

- Information that we receive from you on applications or other forms (such as your name and address).
- Information obtained during conversations with you, or observed during visits to your premises.
- Information gathered during the course of managing your property association or business.
- To collect customer information from the above-stated sources, Burns Management may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically and online.

How We Disclose Information with Non-Affiliated Third Parties

The information that we collect, as described above, is used for managing our services to you. We do not share information about our customers, or former customers, with non-affiliated third parties other than as permitted or required by law. For example Burns Management may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons.

- Information that is necessary to protect the confidentiality or security of our clients' records.
- Information that is necessary to investigate and resolve client disputes or inquiries.
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for Burns Management to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies.
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims or other liability.

Examples of non-affiliated third parties with whom we are permitted or required by law to share information with are insurance carriers, insurance brokers, loss payees, additional insureds and joint marketing partners.

How We Share Client Information With Affiliated Parties

We do not share client information with any affiliate.

How We Protect Information

We restrict access to non-public information to outside service providers who need to know that information to provide products or services to you. We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications. Appropriate action would be taken against any employee who impermissibly shares client information. We regularly review our security measures and employee education programs to help protect this information and when we share information with nonaffiliated third parties, we require that they have standards to keep this information private.

Dispute Resolution

Any controversy or claim arising out of, or relating to, our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

Reservation of the Rights to Disclose Information in Unforeseen Circumstances

In connection with potential unforeseen circumstances, such as compliance with regulatory agencies or the sale or transfer of its interests, Burns Management reserves the right to sell or transfer your information to a third-party entity that: 1) concentrates its business in a similar practice or service; 2) agrees to be the Burns Management successor in interest with regard to the maintenance and protection of the information collected; and 3) agrees to the obligations of this privacy statement.

Who to Contact Regarding Privacy Matters

You can contact Burns Management by phone at 518-456-7155, by fax at 518-452-1851, by e-mail to info@burnsmgmt.com or by mail addressed to Burns Management, 1732 Western Avenue, Albany, NY 12203.