

Privacy Policy Disclosure

As a current client of J. Krug & Associates, Inc., we take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance and personal & financial information.

J. Krug & Associates, as a member of the financial services industry, has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your insurance information.

Working with you, J. Krug & Associates gathers the necessary information from you and other public and insurance sources to execute the insurance market search and placement for the insurance coverages your needs/risk exposures require. We collect non-public personal and financial information about you from the following sources:

- ***Information we receive from you on applications or other forms***
- ***Information about your transactions with us, our affiliates or others***
- ***Information we receive from a consumer reporting agency***

In doing so, J. Krug & Associates exchanges such information only with other insurance related parties that are similarly obligated under state and federal privacy laws and have in place the appropriate procedures to keep all treatments and exchanges of your information within the requirements of these laws.

We may disclose the following kinds of nonpublic personal and financial information about you:

- ***Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income and beneficiary information.***
- ***Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history***
- ***Information we receive from a consumer reporting agency, such as your credit worthiness and credit history***

We know that you have other choices when it comes to insurance and financial services so that's why we here at J. Krug & Associates appreciate your decision to place your business needs with us. We value and appreciate your business and look forward to a continuing client relationship with you.

Should you have any questions, please do not hesitate to contact us at (847) 392-8585.

Jeffrey A. Krug
Agency Owner Principal